



NFLPA

NFL PLAYERS ASSOCIATION

▶ **BENEFITS BOOK**

BENEFITS BOOK

The Benefits Book serves as a general guide to your Insurance Package and your Post-Career Financial Plan.

For more detailed information on your benefits, please feel free to access your benefits at NFLPlayerBenefits.com. Under the current NFL Collective Bargaining Agreement, the NFL Players Association negotiated the following benefits: Group Insurance Plan, Severance, Health Reimbursement Account, Player Annuity Program, Capital Accumulation Plan, Tuition Assistance Plan, Second Career Savings Plan "401[k]", the Bert Bell/Pete Rozelle NFL Player Retirement Plan and Plan 88.

The Benefits Book provides a broad overview of certain provisions within the Collective Bargaining Agreement (CBA), legal plan documents, and trust agreements. As an unofficial outline of your benefits, this booklet is meant only as an informative resource. Even though every effort has been made to ensure the accuracy of this book, the CBA and official plan documents always have the final say on the rules of the plans. For further information on your benefits, please contact the Benefits Department of the NFLPA at (800) 372-2000.



Please note that each plan has separate eligibility requirements. With exception of the Insurance Package and the Disability portion of the Bell/Rozelle Plan, all benefits are based on attaining a specific number of **Credited Seasons**.

A **Credited Season** is defined as any season in which your name appears on the Active, Inactive, Injured Reserve (IR) or Physically Unable to Perform List ("PUP") in **three or more regular-season or post-season** (excluding the Pro Bowl) games. Additionally, a Credited Season may be earned if you have been released injured and paid the equivalent of at least three game checks.



The NFL Player Insurance Plan Eligibility

To be eligible for benefits under this Plan, you must be a player with a Qualifying Benefit Status of:

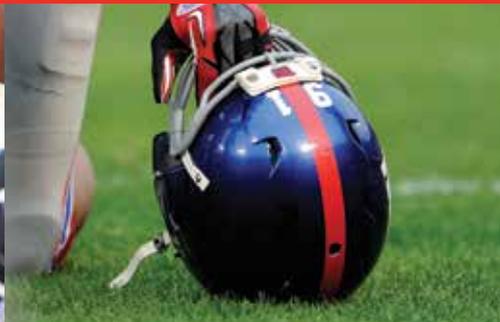
- Active
- Inactive
- Reserve/Injured
- Reserve/Physically Unable to Perform
- Practice Squad

When Does Your Coverage Begin?

Your life, accidental death and dismemberment (AD&D), medical and dental coverage is effective on the day of the first regular or post-season game that you have a Qualifying Benefit Status, except as follows:

If you are a rookie, then your life insurance coverage is effective on the first day you report to pre-season training camp.

If your prior coverage under this plan ended, then life, AD&D, medical and dental coverage is effective on the earlier of:



- the day you report to pre-season training camp, or
- the day of the first game that you have a qualifying benefit status.

If you are a dependent of either of the above, then your medical and dental coverage is effective on the later of:

- the day the player becomes eligible for coverage, or
- the day you become a dependent of a covered player.



Coverage for you and your eligible dependents begins when you have:

- met the eligibility requirements as stated above and
- completed the enrollment process.

You are eligible for group insurance coverage for the year if you are paid all or part of your salary due to an Injury Settlement, or Injury Grievance.

myCigna.com

Designed exclusively for the NFL Player Insurance Plan. Access valuable online resources for improving your health and well-being.





Highlights of Your Life Insurance Benefit

Your Life Insurance Benefit Amounts

# OF CREDITED SEASONS	2011-2020 LEAGUE YEAR
6 or more C.S.	\$1,600,000
5 C.S.	\$1,400,000
4 C.S.	\$1,200,000
3 C.S.	\$1,000,000
2 C.S.	\$800,000
0 - 1 C.S.	\$600,000

You must choose a beneficiary who will receive benefits if you die while covered by the Plan. You may change your beneficiary at any time by completing a Life Insurance Beneficiary Designation form. There are additional benefits available for accidental death and dismemberment.

Are Your Dependents Eligible for Coverage?

Your Eligible Dependents may also be covered by the medical and dental programs. Eligible Dependents are as follows:

- Your spouse,
- Your child, meaning your natural child, legally adopted child, child for whom you become legally obligated for support prior to adoption, child for whom entry of an order granting custody or legal guardianship to you has been made, and stepchild who lives in your household provided this child meets all of the following conditions:
 - the child is younger than age 26
 - the child is claimed as a dependent on your federal income tax return, or a Qualified Medical Child Support Order (QMCSO) requires you to cover the child
 - your unmarried children of any age who depend on you for support and whom Cigna

determines to be mentally or physically incapacitated before age 19

- In case of marriage, birth or adoption, you must enroll your new dependent within 31 days of the event to begin coverage.

Your Plan provides special features to deal with your unique needs. Some examples are:

MD Live: This program offers you access to online appointments with healthcare providers. The service is available as either an online chat or video conference (where allowed by State law). Go to www.MDLive.com/player for more information or access your account at MyCigna.com.

Healthy Babies: Since many players are starting families, early care is vital to securing the health of expectant mothers and babies. In order to promote good health for mothers and their babies, this plan aims to identify high-risk

pregnancies and prevent premature births.

In order to participate, you or your spouse must contact the customer service center at 800-NFL-9671 (800-635-9671). If you enroll in Healthy Babies during the first 14 weeks of pregnancy, you will be eligible for reimbursement of up to \$600 of pregnancy-related out of pocket medical expenses. If you enroll during weeks 15 through 28 of pregnancy, you will be eligible for reimbursement of up to \$300 for out-of-pocket expenses related to pregnancy.



NFL Personal Health Care Team

This program provides without charge confidential, personalized support and information to help you manage many chronic conditions, including asthma, heart disease, low back pain, COPD, diabetes, depression, and weight complications. Participants receive professional help in developing a personalized program for managing a chronic condition in the most effective possible way.

Participation is completely voluntary. You may be contacted directly by Cigna, if experts determine the program could benefit you, or you may call 800-635-9671 for more information.





MEDICAL AND DENTAL COVERAGE

The medical and dental programs are designed to cover the majority of your healthcare expenses. However, you are responsible for certain costs.



Your Payment Responsibilities

The Deductible

After you or your Eligible Dependents have paid a Plan Year Deductible, the Plan will pay a percentage of all Reasonable and Customary Charges for medically necessary services that are covered by the Plan.

Coinsurance

You are obligated to pay Coinsurance (the percentage of covered charges that the Plan does not pay) and any amounts in excess of Reasonable and Customary Charges.

What the Medical Program Covers

The medical program covers the following services (subject to the terms and conditions of the plan):

- Inpatient hospital services
- Emergency services

- Charges related to maternity and pregnancy (including the first sonogram)
- Physician charges
- Skilled nursing facility charges
- Hospice charges
- Home health care services
- Organ transplants
- Other Services, such as prescription drugs

This is not a complete list of covered services. Consult the Plan document or contact the customer service center at 800-NFL-9671 (800-635-9671) if you have any questions.

What the Dental Program Covers

The dental program covers the following services (subject to the terms and conditions of the plan):

- Diagnostic and preventive services: includes routine checkups, x-rays, and other dental maintenance
- Basic services: includes fillings, removing teeth, and root canal therapy
- Major services: includes crowns and bridges

When Coverage Ends

Non-vested players who are released or otherwise sever employment will continue to receive Medical, Dental, Life, and AD&D coverage until the first August 31st following release or severance of employment. Your eligible dependents' coverage will end the earlier of the date your coverage ends or the date they no longer meet the requirements of an eligible dependent.



CONTINUING VETERANS COVERAGE

Vested players, due to their Credited Seasons under the Retirement Plan, will be provided with 5 years of additional medical & dental coverage.

COBRA

When your coverage ends, you can continue your medical and dental coverage under the Consolidated Omnibus Budget Reconciliation Act (COBRA). If you have questions concerning your insurance claims, please call the customer service center at 800-635-9671.

Extended Post-Career Medical & Dental Insurance Coverage

If you are vested due to Credited Seasons under the Retirement Plan; have a Credited Season in 2011 or thereafter; and have completed your COBRA continuation coverage you will have the option to continue insurance coverage on the same terms as if COBRA had not expired, at your own expense. In order to

continue this insurance coverage there may be no breaks in time in this insurance coverage.

Additional Information

If you have additional questions about your benefits, please call the customer service center at 800-635-9671.



NFL PLAYER SEVERANCE PLAN

General Information

Severance pay is paid to you in a lump sum payment at the end of your career. The amount depends on the number of Credited Seasons you earned.

How many Credited Seasons do you need to be eligible to receive a severance payment?

Two Credited Seasons.

Once you have earned two Credited Seasons, when are you eligible to receive a severance payment?

Upon separation of service from football. Separation of service occurs when you have been without league activity for 12 months.

Generally, severance pay is mailed to you

on the last day of the calendar quarter (March 31st, June 30th, September 30th, or December 31st) in which your separation of service occurs.

How much severance pay will you receive?

You receive \$10,000 per year for Credited Seasons 1993-1999, \$12,500 per year for 2000-2008, \$15,000 per year for 2009 and 2011, \$17,500 per year for 2012-2013, \$20,000 per year for 2014-2016 and \$22,500 per year for 2017-2020.

What if you have Credited Seasons between 1989 and 1992?

If you have a Credited Season between 1989 and 1992, you will receive \$5,000 per season,



provided you have a Credited Season within the 1993 CBA. Severance pay for seasons prior to 1989 is governed by the 1982 CBA.

What if you die before you receive a severance payment?

If you die before collecting your severance, your designated beneficiary or estate will be entitled to receive such pay.

If you return to football after receiving a severance payment, can you collect additional severance?

Yes. You can receive severance more than once in your career, however only for the years played after the initial payment.

Contact the Benefits Department for more information at 800-372-2000.





Gene Upshaw NFL Player Health Reimbursement Account (GU HRA)

General Information

The GU HRA helps you pay certain medical expenses after your Continuing Veterans Insurance has ended.

How Many Credited Seasons Do You Need to be Eligible?

You are eligible for this plan if you have three or more Credited Seasons.

How much is the Club contribution?

The Club will contribute \$25,000 in years when a Salary Cap applies for Credited Seasons 2004-2015 and \$30,000 for Credited Seasons earned from 2016-2020, up to a maximum of \$350,000 for 2011 and thereafter.

When Are You Eligible to Receive Benefits Under the HRA and What Expenses Can You Submit for Reimbursement?

You receive benefits under the HRA Plan only after your post-career medical

coverage under the NFL Player Insurance Plan ends. You can use the account to pay COBRA for continuation of your coverage.

The GU HRA Plan is designed to reimburse you for your payment of eligible expenses on your behalf or on behalf of your spouse and dependents. Eligible expenses paid by the GU HRA are in accordance with IRS regulations. Expenses paid by another plan are not eligible for reimbursement under the GU HRA Plan.

Here are examples of eligible and ineligible expenses:

Eligible Medical Expenses

- Medical insurance premiums that are not paid with pre-tax dollars (including Medicare or COBRA coverage under the NFL Player Insurance Plan)

- Deductibles, co-pays and coinsurance
- Prescription drugs, allergy shots, insulin and syringes
- Annual exams
- Chiropractor treatments
- Psychiatric/psychologists services
- Smoking cessation programs, weight loss programs for disease
- Wheelchairs, crutches and other durable medical equipment

Eligible Dental Expenses

- Dental insurance premiums
- Deductibles, co-pays and coinsurance
- Routine exams, X-rays, fillings, root canals
- Crowns, bridges, dentures and orthodontia

Eligible Vision Expenses

- Eye exams, prescription eyeglasses or prescription sunglasses
- Contact lenses, cleaning solutions and supplies
- Corrective eye surgery

Eligible Hearing-Related Expenses

- Hearing exams, hearing aids and batteries

Ineligible Expenses

- Generally, cosmetic procedures and medications (such as teeth whitening and chemical peels) marriage/family counseling, health club memberships or dues and other items not covered
- Over the counter medications
- Health insurance premiums that are paid with pre-tax dollars

For a full list of eligible expenses, please contact the HRA Plan office at 800-501-7633 or access your account at [NFLPlayerBenefits.com](https://www.nflplayerbenefits.com)

NFL PLAYER ANNUITY PROGRAM

General Information

The Player Annuity Program (PAP) is a deferred compensation plan.

This annuity provides long-term, tax-deferred earning on the contributions of your club until you are eligible to receive this benefit, or as late as age 65.

How do you become vested in this program?

You are not vested in the PAP until you receive your third Credited Season.

When can you begin receiving benefits?

You are eligible to receive the Tax-Qualified benefits at age **35 and five years after** your last Credited Season. You are eligible to receive Non-Qualified benefits the **earlier of age 45 or five years after** your last Credited Season. You may defer payments; however, payments must begin by age 65.

How much is the club contribution?

From 2014-2017, each player with four or more Credited Seasons will receive \$80,000 per year. Beginning in 2014, contributions will be split with the NFL Player Capital Accumulation Plan.

How can you receive benefits?

You may elect benefit payments in the form of annuities, including annual installment payments, and full or partial lump sums from the Non-Qualified Plan. At age 45 or later, you may elect to take a lump sum payment from the Tax-Qualified Plan. You will have the option of taking this benefit for your lifetime only or a joint and survivor annuity so that your wife will receive a reduced benefit after your death. You may also take this benefit for a set number of years.

Are there survivor benefits in case of death?

If you die before receiving benefits, your named beneficiary may elect to receive this benefit.

Will my club withhold taxes?

The amounts allocated to the Tax-Qualified Plan are pre-tax, and the Club will apply up to 48% of the Non-Qualified contribution to applicable tax withholding.

Amount of Allocation

For Credited Seasons 2014 and on, the chart below illustrates the allocations into each plan.

Tax-Qualified Plan		Non-Qualified Plan		Player Capital Accumulation Plan	
Credited Season	Allocation	Credited Season	Allocation	Credited Season	Allocation
1	\$0	1	\$0	1	\$0
2	\$2,500	2	\$0	2	\$2,500
3	\$2,500	3	\$0	3	\$2,500
4+	\$35,000*	4	\$0	4+	\$35,000
		5+	\$10,000		

*Increases to \$50,000 for 2018-2020 Seasons

How is your allocation invested?

Your contributions are paid into a trust administered by the Annuity Board. Program participants are the sole beneficiaries of the trust. The trust is the owner of a group annuity contract with the NFL Player Insurance and Annuity Company. The Annuity Board, with the assistance of John Spagnola of PFM Asset Management, will develop and implement an appropriate investment policy.



NFL PLAYER CAPITAL ACCUMULATION PLAN

General Information

The Player Capital Accumulation Plan (CAP) was established in 2014 to provide additional long-term, tax-deferred retirement savings for eligible Players through Club contributions.

How do you become vested in this plan?

You begin to receive contributions of \$35,000 to the CAP after you have earned your fourth Credited Season. Under the CAP Plan, if you earned your second or third Credited Season you will have a \$2,500 contribution made to the CAP Plan. You are not vested in the money until you receive your third Credited Season.

How much is the club contribution?

Player Capital Accumulation Plan	
Credited Season	Allocation
1	\$0
2	\$2,500
3	\$2,500
4+	\$35,000

When are you eligible to receive benefits?

If you are an eligible former Player with a vested account balance, you can elect to receive a distribution at any time after the latter of attaining age 40, or five years after your last

Credited Season. You may defer payment; however, payments must begin by age 70½.

How can you receive benefits?

You may elect to receive your distribution in a lump sum or partial lump sum. You can only receive one partial lump sum payment per Plan year. Your election regarding the form of distribution and commencement date of payment must be filed in writing with the Plan Office, and may not be revoked once the first payment is mailed or otherwise transmitted to you.

How is your CAP account invested?

You direct the investments of amount in your CAP account. You may select among the same Investment Funds available in the Second Career Savings Plan.

Making and Changing Investment Choice

If you are eligible to direct the investment, you can transfer amounts in the CAP Plan among the Investment Funds once every 31 calendar days by accessing your account on NFLPlayerBenefits.com or by completing a Fund Transfer Form. This form can also be obtained from your

Club or the Plan's Administrative Offices. You can make such a transfer even if you are no longer an active Player.

Keeping Track of your investments

You can view your account balance as of the last business day by logging onto NFLPlayerBenefits.com. You will be sent a quarterly Capital Accumulation Plan Statement that shows contributions, distributions and Investment Fund earnings (or losses) since the last calendar quarter.

Are there survivor benefits in case of death?

If you die before receiving benefits, your named beneficiary may elect to receive this benefit.





NFL PLAYER SECOND CAREER SAVINGS PLAN

General Information

The NFL Player Second Career Savings Plan (the “Savings Plan”) is here to help you save for retirement in a tax-favored manner through Player and Club contributions.

How do you become vested?

All players on the active, inactive, injured reserve or PUP list are eligible to contribute. Only players with 2 or more Credited Seasons are eligible for the club match.

How may you contribute?

You do not have to take any action to participate in the Savings Plan. You will be automatically enrolled, and make contributions to the Savings Plan from your salary. You can opt out of making contributions from your salary by accessing your account at NFLPlayerBenefits.com or by filing a Decision Form, but you will receive a much smaller club contribution. Your player contributions are made on a pre-tax basis and directly reduce the amount of your current taxable income.

Eligible players may deposit the IRS maximum amount of tax-deferred salary per calendar year into the plan.

Not all of your compensation is eligible to be deferred. You may contribute compensation paid by a Club between November 1 and March 31 if you are on that Club’s active, inactive, injured reserve, or PUP football lists.

What are your Club’s Contributions?

Your club will contribute \$2 for each \$1 you make in savings contributions. From 2011-2014 the maximum club contribution will be \$24,000, for 2015-2018 the maximum will be \$26,000 and for 2019-2020 the maximum will be \$28,000.

The minimum club contribution for 2011-2020 is \$3,600, if you elect not to contribute your own pre-tax savings.

How are the Contributions Invested?

The Savings Board has retained PFM Asset Management (PFM) as its advisor regarding investment options in the “Savings Plan.” Remember, you can choose to invest your savings in one, more than one, or all of these funds. More information for each of these funds can be found in NFLPlayerBenefits.com.

Making and Changing Investment Choices

You can choose funds from three

“tiers” of investment choices. The first tier has low-cost Target Date Funds, the second tier has low-cost Index Funds, and the third tier has Actively Managed Funds. You can choose as many options or as many of the options as you like in 1% increments. Your Investment Fund choices for future contributions will continue in effect until you complete and file a new Decision Form.

Investment Fund Transfers

You can transfer amounts in the Savings Plan that you have already invested among the funds once every 31 calendar days by accessing your account on **NFLPlayerBenefits.com** or by completing an Investment Change Form. This form can also be obtained from your Club or the Plan’s Administrative Offices. You can make such a transfer even if you are no longer an active Player.

Keeping Track of Your Investments

You can view your account balance as of the last business day by logging onto **NFLPlayerBenefits.com**. You will still be sent a quarterly Savings Account Statement that shows contributions, distributions and Investment Fund earnings (or losses) since the last calendar quarter.

When Are You Eligible To

Receive Benefits?

You are eligible to receive your benefits anytime after the age of 59 1/2. You have the option to receive your benefits early anytime after the age of forty-five (45) up to the Normal Distribution age of 59 1/2 or rollover your benefits to another Qualified Plan provided you are not employed by a club or any entity affiliated with a club. If you receive your benefit early and you do not rollover to another Qualified Plan, you may be subject to taxes and IRS penalties.

Although you do not have to start receiving Savings Plan benefits when you reach age 59 1/2, (or age 45 if taken early), you must begin no later than April 1 of the calendar year after the year in which you reach age 65.

How Are Your Benefits Paid?

If you are eligible to receive your Savings Plan benefits, you may select one of the following four (4) forms of distribution:

- A single lump-sum payment
- Installment payments over a ten (10)-year period, with 1/10 of the value paid in the first year, 1/9 of the remaining value paid the next year, etc.
- An annuity for your life
- An annuity for your life, but reduced to the extent necessary to provide your

surviving spouse with half of the benefits you were receiving for the rest of her life beginning after your death; the amount of the reduction will depend on the expected life spans of you and your spouse.

If you are married, you will need the signed consent section of the Benefit Election Form to elect an annuity for your life only. If you elect an annuity, the Plan’s Administrative Offices will provide you with an estimate of the amounts you would receive and an explanation of your rights, and the rights of your spouse, regarding the election. The annuity will be purchased from a commercial insurer selected by the Savings Board.

What Are the Savings Plan’s Death Benefits?

A lump sum payment of the amount in your Savings Plan account on the date of your death is the Savings Plan Death Benefit. You may designate a beneficiary for these Savings Plan funds by accessing your account on **NFLPlayerBenefits.com** or by completing a Designation of Beneficiary form from the Plan’s Administrative Offices. However, if you are married, the beneficiary must be your wife, unless she consents to a different beneficiary by signing the spousal consent section of the Beneficiary Designation Form.

BERT BELL/ PETE ROZELLE NFL PLAYER RETIREMENT PLAN



General Information

The Bert Bell/Pete Rozelle NFL Player Retirement Plan provides a pension, generally beginning between ages 55 and 65, at your option. It also provides certain disability benefits, and widow's and surviving children's benefits.

What Are Your Retirement Benefits?

The amount of your monthly retirement benefit depends on three factors:

- How many benefit credits you have earned;
- When you choose to begin receiving your retirement benefits; and
- The form in which you choose to receive your retirement benefits.

Keep in mind that you must be a Vested Player (three or more Credited Seasons) to receive retirement benefits. Also, after you elect to receive retirement benefits, when you die, your surviving spouse and minor children will no longer be eligible to receive the widows and surviving children's death benefit.

What Are Your Benefit Credits?

If you are a Vested Player, your normal retirement benefit (that is, the pension payable beginning with the first of the month after your

55th birthday) is a monthly amount equal to the sum of your benefit credits.

You earn a benefit credit for each of your Credited Seasons according to the following table.

CREDITED SEASONS	BENEFIT CREDIT
1982 through 1992	255
1993 and 1994	265
1995 and 1996	315
1997	365
1998 through 2011	470
2012 through 2014	560
2015 through 2017	660
2018 through 2020	760

When Are You Eligible for a Pension?

The Retirement Plan provides for the payment of retirement benefits at two different times: normal retirement and deferred retirement.^{1,2}

• **Normal Retirement-** If you are a Vested Player, you are eligible to begin receiving a normal retirement benefit on the first day of the month beginning after your 55th birthday (or

your 55th birthday, if it is on the first day of the month).

• **Deferred Retirement-** If you are a Vested Player, you may elect to begin receiving retirement benefits as of the first day of any month after you reach age 55. If you elect to delay receipt of your monthly benefits beyond your 55th birthday, the amount of your monthly benefits will be actuarially increased because it is expected that you will be receiving a pension for a shorter amount of time.

How Is Your Retirement Benefit Paid?

When you file your Benefit Election Form, you can choose from the following forms of payment:

• **Life Only Pension-** You will receive equal monthly payments for your lifetime only. After you die, no additional benefits will be paid, even if you have a surviving spouse or children at that time. If you are not married when your retirement benefits begin, your benefits will be paid in this form unless you elect otherwise.

• **Qualified Joint and Survivor Annuity-** If you are married, benefits will be paid to you in the form of a Qualified Joint and Survivor Annuity unless you elect one of the optional forms of payment discussed below (and your spouse gives her written consent). The

qualified Joint and Survivor Annuity gives you a reduced monthly pension during your lifetime. Then, when you die, your surviving spouse will receive 50% of the pension you were receiving. If your spouse dies before you do, then no benefits are paid after your death. Your surviving spouse is your spouse at the time of your pension beginning date. The amount of reduction depends on your expected life span and that of your spouse's.

• **Life and Contingent Annuitant Pension-** Basically, this form of payment works the same way as the Qualified Joint and Survivor Annuity form. It pays a reduced monthly pension during your lifetime. (The amount of the reduction depends on you and your beneficiary's expected life spans when you retire, as well as the percentage of your benefit that the beneficiary will receive.)

When you die, the percentage of pension you select- 100% or less- will be paid to the beneficiary you choose. Your beneficiary must be either a spouse, parent, child, brother, sister or another person who is your Dependent, as determined by the retirement board.

If your beneficiary is someone other than your spouse, the actuarial value of the benefits payable to your beneficiary cannot exceed

Bert Bell/Pete Rozelle NFL Player Retirement Plan(Cont'd)

50% of the actuarial value of the benefits over assumed combined lifetimes of yourself and your beneficiary.

- **Life and Ten-Year Certain Pension-** This option gives you monthly pension payments for life, with ten years of payments guaranteed. If you die before the years are up, your beneficiary will continue to receive the same monthly payments during the guaranteed period.

What is the Legacy Benefit?

Players vested before 1993 are eligible for the Legacy Benefit. The Legacy Benefit Credits are \$108 per Credited Season earned for 1975-1992, and \$124 per Credited Season earned before 1975. You are eligible to receive the Legacy Benefit once you begin your Bert Bell/Pete Rozelle pension.

What is the Special Credit?

Players with Credited Seasons for any of the years 1982 through 1992, but did not qualify for the Legacy Benefit because you were not vested based on pre-1993 seasons only, but are vested based on all of your Credited Seasons (i.e., including Credited Seasons after 1992), your Benefit Credit for any of those 1982 to 1992 years for which you have a Credited Season is increased by a "Special Credit" of \$108 per

season, to a total of \$363 per season. The Benefit Credit for each of the 1993, 1994, 1995, and 1996 Seasons is increased to a total of \$363 per season. Some Players will get both of these increases. For more information or to see if you qualify, please contact the Benefits Department at (800)372-2000.

How Are Your Spouse and Children Protected When You Die?

If you die before you being receiving retirement benefits, your surviving spouse or your children may qualify for a widow's and surviving children's death benefit, or your surviving spouse may qualify for a spouse's pre-retirement death benefit. The amount of the monthly widow's and surviving children's death benefit will be \$9,000 per month for the first 48 months following your death. This benefit then decreases to 50% of your benefits credits with a minimum of \$4,000 per month. (Increasing to \$4,400 January 1, 2018)

¹Early Payment Benefit - If you are a Vested Player and have earned a Credited Season in 1992 or before, you may elect to receive 25% of your total benefit credits.

²Early Retirement Benefit - If you are a Vested Player and have earned a Credited Season in 1992 or before, you may elect to receive an actuarially reduced monthly pension as early as age 45.



NFL PLAYER DISABILITY BENEFITS

When Are You Eligible for Disability Benefits?



There are three types of disability benefits:

- Total and Permanent Disability Benefits (T&P)
- Line-of-Duty Disability Benefits
- Neurocognitive Disability Benefits

Total and Permanent Disability Benefits

If you are totally and permanently disabled, you may be eligible to receive a total and permanent disability benefit from this Retirement Plan if:

- You are an Active Player or an Inactive Vested Player; and
- You have been awarded disability benefits by the Social Security Administration

You are totally and permanently disabled if the Initial Claims Committee or the Retirement Board determines that you are substantially unable to engage in any occupation or employment for remuneration or profit. You must submit to a required physical examination by a neutral physician to be eligible for total and permanent disability benefits. Special total and permanent disability rules that are more restrictive apply if your disability is caused by substance abuse or by a mental health condition.

Amount

If you are eligible for total and permanent disability benefits, the amount of your monthly benefit depends on which of the following four

categories applies to you:

- **Active Football**- The annual total and permanent disability benefit will be \$250,000 for years 2011-2015 and \$260,000 for years 2016-2020, if the disability results from NFL football activities, arises while you are an Active Player, and causes you to be totally and permanently disabled “shortly after” the disability first arises.

- **Active Non-Football**- The annual total and permanent disability benefit will be \$150,000 for years 2011-2015 and \$165,000 for years 2016-2020, if the disability does not result from NFL football activities, but does arise while you are an Active Player, and does cause you to be totally and permanently disabled “shortly after” the disability first arises.

- **Inactive A**- The annual total and permanent disability benefit will be \$120,000 for years 2011-2015 and \$135,000 for 2016-2020, if the disability arises within 15 years of your last Credited Season.

- **Inactive B**- The annual total and permanent disability benefit will be no less than \$50,000 for years 2011-2015 and \$60,000 for years 2016-2020, if the disability arises 15 years after your last Credited Season.

Neither of these Inactive disabilities shall require the Total and Permanent Disability to have arisen out of football activities.

Line-of-Duty Disability Benefits

You may be entitled to a Line-of-Duty Disability benefit if, as an Active Player, you incur a “substantial disablement arising out of NFL football activities.” The benefit is payable monthly as of the first day of the month following the date of disability.

You have the greater of 48 months or the number of years equal to your Credited Seasons to apply for the line-of-duty disability benefits after you cease to be an Active Player. The maximum period you may receive this benefit is ninety (90) months. The application period will be extended for any period that the Retirement Board finds you to have been physically or mentally incapacitated in a manner that substantially interferes with the filing of your claim.

You must meet certain qualifying percentages, as rated by a neutral physician. Please contact the Benefits Department for further information.

A Line-of-Duty Disability “arises out of NFL football activities” if it results from any NFL game (including a pre-season or post-season NFL game, or any combination thereof), or out of NFL football activities supervised by a Club, including all required or directed activities. A line-of-duty disability is not caused by NFL football activities if it results

from other employment or athletic activity for recreation.

A line-of-duty disability will be considered permanent if it has persisted or is expected to persist for at least **twelve months** from the date of its occurrence.

Eligibility for line-of-duty disability benefits is determined by the Initial Claims Committee or the Retirement Board.

Amount

If you are eligible for line-of-duty benefits, your benefits will equal the greater of:

- **100%** of your benefit Total Credits for Credited Seasons as of the date that the disability occurs (including the benefit credit for the Plan Year in which the disablement occurs), or
- **\$3,500** per month

Neurocognitive Disability Benefit

A Vested Player who has a permanent neurocognitive impairment, but is not receiving Line-of-Duty Disability, Total & Permanent Disability or Pension Benefits under the Retirement Plan, may be eligible for the neurocognitive disability benefit if he is under the age of 55, has at least one Credited Season after 1994, and has executed a release of claims and covenants not to sue in a form agreed upon by the parties of the NFL CBA.

Amount

If you are eligible for neurocognitive disability benefits, the maximum period you may receive this benefit is 180 months; provided, however, no monthly benefits will be paid after the age of 55.

- **Moderately Impaired Benefit:**
 - 100% of the sum of your Total Credits, or
 - \$4,500 per month
- **Mildly Impaired Benefit:**
 - 50% of the sum of your Total Credits, or
 - \$2,625 per month

In addition to the monthly benefit, you may be reimbursed for medical expenses related to the treatment of your neurocognitive disorder, up to \$10,000 per plan year. (Special rules may apply). Please contact the Benefits Department for further information.

88 Plan

88 Plan, established in honor of former NFL Players Association President, John Mackey, provides Vested Players benefits for health care relating to dementia. The plan may reimburse or pay for certain health care costs related to dementia, ALS and/or Parkinson’s disease, upon diagnosis. Eligible players can receive up to \$130,000 annually for in-patient care at an eligible institution, or up to \$118,000 annually for in-home care.

TUITION ASSISTANCE PLAN

General Information

As an active or former NFL player, you may be eligible for the Tuition Assistance Benefit to assist with the cost of continuing your education.

Eligibility Requirements for Active Players

Active players must have at least 1 Credited Season to be eligible. If you are taking a course in the Fall semester, you must be on a Qualifying List (Active, Inactive, or Injured Reserve) on the first game of the regular season in which the Fall class begins. If you are taking a course in any other semester (Winter, Spring, Summer), you must be on a Qualifying List (Active, Inactive, or Injured Reserve) on the last game of the regular season in which the Fall semester begins. Rookie players are only eligible to be reimbursed for classes that begin after the last regular season game of your rookie season, if you meet all of the above requirements.

Eligibility Requirements for Former Players

Former players must have at least 5 Credited Seasons, at least one of which must be earned in 2006 or later, and must be within 72 months of his last regular or

postseason game to be eligible.

How much is available under the Plan?

Eligible active players may receive up to \$20,000 in tuition assistance each League Year. Eligible former players may receive up to \$60,000 total in tuition assistance over the 72 month period following their last regular or postseason game.

Eligible Reimbursement Claims

You must earn a "C" or above, unless the course is graded "Pass/Fail," in which you must be awarded the grade of "Pass." You must submit for reimbursement within 6 months of completing the course. In order to submit for reimbursement, you must complete the Tuition Reimbursement application and include proof of grades and proof of payment.

How is Tuition Assistance Taxed?

Up to \$5,250 of this assistance is tax exempt each calendar year. Any reimbursement received above \$5,250 is subject to taxes.

To determine your eligibility please call 800-635-4625.

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The National Football League Players Association Benefits Staff:

For further information on your benefits, please
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We are here to help you.

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