

PLAYER BENEFITS



SEVERANCE PLAN

Plan Overview

- Available to players with two or more Credited Seasons
- Lump-sum payment paid once a player has gone 12 months without an NFL contract

Benefit Amount (per Credited Season)

- 2020-2022: \$30,000
- 2023-2025: \$35,000
- 2026-2028: \$40,000
- 2029-2030: \$50,000

CASH BALANCE PLAN

Plan Overview

- Available to players who lost benefits under another NFL Player Plan in the 2020 or 2021 seasons and who were Active Players for at least one regular or post-season game in the 2023 or 2024 calendar year
- Players will be able to receive a distribution from the CBP as soon as two years have passed since the April 1st of the last season that the player was an Active Player for at least one game*
- IRS tax penalties may apply for any distribution received prior to age 59½

*Provided the player is not employed by a club or an affiliate (e.g. a coach)

CAPITAL ACCUMULATION PLAN

Plan Overview

- Available to players with three or more Credited Seasons
- Distribution eligibility begins at the later of age 40 or five years after your last Credited Season
- IRS tax penalties may apply for distributions prior to age 59½

Benefit Amount

1st Credited Season	2021-2030: \$0
2nd Credited Season	2021-2030: \$2,500
3rd Credited Season	2021-2030: \$2,500
4th+ Credited Season	2021: \$35,000 2022: \$40,000 2023: \$47,000 2024: \$48,000 2025: \$52,000 2026: \$54,000 2027: \$60,000 2028: \$62,000 2029: \$66,000 2030: \$73,000

ANNUITY PROGRAM

Plan Overview

- Available to players with three or more Credited Seasons
- Tax-Qualified benefit is eligible for distribution at the later of five years after the last Credited Season or age 35
- Non-Qualified benefit is eligible for distribution at the earlier of five years after last Credited Season or age 45
- Any amounts withdrawn before age 59½ may be subject to IRS tax penalties

Benefit Amount

Tax-Qualified	
1st Credited Season	2023-2030: \$0
2nd Credited Season	2023-2030: \$2,500
3rd Credited Season	2023-2030: \$2,500
4th+ Credited Season	2023-2030: \$55,000

Non-Qualified *\$	
1st Credited Season	-
2nd Credited Season	-
3rd Credited Season	-
4th+ Credited Season**	2024: \$27,000 2025: \$23,000 2026: \$36,000 2027: \$30,000 2028: \$43,000 2029: \$39,000 2030: \$32,000
5th+ Credited Season	2024: \$37,000 2025: \$33,000 2026: \$46,000 2027: \$40,000 2028: \$53,000 2029: \$49,000 2030: \$42,000

**The NQ contributions made for the 4th Credited Season will be reduced by the total TQ & CAP contributions received in prior annuity years

*\$ If you did not qualify for the Cash Balance Plan, 2020/2021 make-up contributions were added to your NQ balance

401(K) SAVINGS PLAN

Plan Overview

- All players may contribute up to the IRS maximum (ex. \$23,500 in 2025) for the Plan year
- Distributions are available beginning on a player's 45th birthday, however IRS penalties may apply for any distribution taken prior to age 59½

Benefit Amount

- Starting with 2nd Credited Season, clubs will match \$2 for each \$1 a player saves with a maximum club contribution of:
 - 2022-2023: \$32,000
 - 2024-2025: \$34,000
 - 2026-2027: \$36,000
 - 2028-2030: \$38,000
- Club contributions will be allocated by December 1st if:
 - A Credited Season is earned by the sixth week of the regular season
 - At least half of the maximum matching contribution has been made by November 18th
 - Otherwise, club contributions will be made by the following March 31st
- Clubs will allocate a minimum contribution of:
 - \$1,500 contribution for first Credited Seasons
 - \$7,200 if a player has exactly two Credited Seasons
 - \$3,600 if a player has three or more Credited Seasons
- A minimum contribution will be made if a player:
 - Does not contribute to the 401k plan or,
 - Player is entitled to a match contribution equal to less than the minimum contribution

- Practice Squad players are eligible for \$2 to \$1 contribution up to \$1,500

*401k plan was not funded in 2020

PENSION PLAN

Plan Overview

- Provides Vested Players (players with three or more Credited Seasons) with lifetime monthly benefits starting at age 55
 - Payments can be deferred until the age of 65 for a higher monthly payment amount
 - Plan also provides survivor benefits to eligible spouses, children, and other beneficiaries
- Pension Credits are based on the sum of Benefit Credits earned for each Credited Season

Benefit Amount

- \$836 per Credited Season earned 2018-2030



DISABILITY BENEFITS

LINE-OF-DUTY (LOD)

Plan Overview

- Monthly benefit provided for injuries (and resulting surgeries) sustained during League football activities
- Players with four or fewer Credited Seasons must apply within four years of their last day under contract
- Players with five or more Credited Seasons must apply within the number of years equal to their number of seasons from their last day under contract
- Duration of benefit: 7½ years

Benefit Amount

- Sum of benefit credits, or
- Minimum of \$4,500/month

NEUROCOGNITIVE (NCD)

Plan Overview

- Available to all players
 - Non-vested players must apply within seven years of their last day under contract
 - Vested players are eligible to apply up until receiving pension
- Monthly benefit provided to players with mild or moderate neurocognitive impairment
- Duration of benefit: Earliest of 15 years or until the player reaches age 65

Benefit Amount

- Mild Impairment
 - 50% of benefit credits, or
 - Minimum of: 2024-2025: \$4,000
2026-2027: \$4,500
2028-2030: \$5,000

- Moderate Impairment
 - Sum of benefit credits, or
 - Minimum of: 2024-2025: \$6,000
2026-2027: \$6,500
2028-2030: \$7,000
- Up to \$10,000 in reimbursements per year in eligible expenses

TOTAL AND PERMANENT (T&P)

Plan Overview

- Available to Active and Vested Inactive players for disability that renders a player unable to work at any occupation
- Vested players are eligible to apply up until receiving pension
- Disability does not have to be football related

Benefit Amount

- Active football: \$22,084/month
 - Player is eligible if a disability is incurred while an Active Player, due to NFL Football Activities, and application is received within 18 months from the date they ceased to be an Active Player
- Active non-football: \$13,750/month
 - Player is eligible if a disability is incurred while an Active Player and application is received within 18 months from the date they ceased to be an Active Player
- Inactive A: \$11,250/month
 - Player is eligible if application is received within 15 years of a player's last Credited Season
- Inactive B: \$5,000/month
 - Player is eligible if application is received at any time after 15 years of a player's last Credited Season

NFL PLAYER TUITION REIMBURSEMENT

Plan Overview

- Active players, who have earned a Credited Season, are eligible
- Inactive players with 2 or more Credited Seasons may be eligible if expenses are incurred within 72 months of the first day of the League Year immediately following the former player's last regular or post-season game
- Reimburses eligible players for tuition, fees, and books at Qualified Institutions

Benefit Amount

- Maximum benefit of \$20,000 per Plan Year
- Practice Squad players on a roster for 3 or more games are eligible for up to \$5,000 per Plan Year
- Please email NFLTuitionAssist@Alight.com or call **(800) 635-4625** to confirm eligibility before enrolling in classes
- Application and supporting documents must be received within 6 months of the date the class is complete
- Maximum benefits for Inactive Players:
 - \$25,000 with 2 Credited Seasons
 - \$45,00 with 3 Credited Seasons
 - \$65,000 with 4 Credited Seasons
 - \$85,000 with 5 or more Credited Seasons

NFL PLAYER INSURANCE PLAN

Plan Overview

- Provides life, medical, prescription and dental insurance benefits to all players, including Practice Squads, who appear on at least one game day roster; or who reach injury settlements for at least one regular game check
- Online access provided through www.mycigna.com and Cigna Mobile App
- Dedicated customer service center **(800) 853-9671**, available 8am-8pm (EST) M-F

ACTIVE PLAYER LIFE INSURANCE

Benefit Amount

- \$1,000,000 increasing \$200,000 per Credited Season up to \$2,000,000

WEBSITE OVERVIEW

- Access information on all the benefits available to you as an NFL Player from one website
- Register online: NFLPlayerBenefits.com or by calling **(800) 635-4625**
- See Plan values and descriptions, download forms, statements, and check new features like online applications and benefit payment calculators.
- Update your address and contact information
- NFL Player Benefits app available on iPhone and Android devices

SCAN TO DOWNLOAD
THE NFLPB APP



