



NFL PLAYER BENEFITS

Summary Plan Description

NFL PLAYER TUITION ASSISTANCE PLAN

NFL Player Tuition Assistance Plan

Alight Solutions, Administrator
1025 Boulders Parkway, Suite 405
Richmond, VA 23225-5549
800.NFL.GOAL (635.4625)

November 2024

Dear NFL Player:

This booklet summarizes the terms of the NFL Player Tuition Assistance Plan (the “Plan”) in effect as of September 1, 2024. The Plan is currently maintained pursuant to the March 15, 2020 Collective Bargaining Agreement (“CBA”) between the National Football League Players Association (“NFLPA”) and the National Football League Management Council (“Management Council” and, together with the NFLPA, the “Parties”). The purpose of this Plan is to encourage Players to continue their education at a college, university, trade school, or other institution approved by the Management Council, to assist Players in pursuing a second career after the end of their NFL playing career.

In August of 2020, the Parties agreed to temporarily suspend the Tuition Benefit (reimbursements for eligible tuition and fees) under the Plan due to the COVID-19 pandemic, and no benefits were available under the Plan during the 2020 Plan Year or the 2021 Plan Year (covering the 2020-2021 Academic Year and the 2021-2022 Academic Year). The Parties reinstated the Tuition Benefit under the Plan beginning with the 2022 Plan Year (2022-2023 Academic Year). As explained in a prior communication, if you did take a Course during the 2020 Plan Year (Courses beginning on or after August 1, 2020, and before August 1, 2021), and would have otherwise been eligible for the Tuition Benefit had the Plan not been suspended, you had until April 30, 2023, to submit a claim for the Tuition Benefit for the 2020 Plan Year. This communication also described the Plan terms as in effect for the 2022 Plan Year.

Separately, you received a communication that the Tuition Benefit became available again for Courses taken during the 2021 Plan Year (Courses beginning on or after August 1, 2021 and before August 1, 2022). In order to receive Tuition Benefits for Courses during the 2021 Plan Year, you **must** have submitted your claim and supporting materials by the due date set out in this communication regarding the reinstatement of the Tuition Benefit for the 2021 Plan Year.

This booklet describes the main feature of the Plan and explains how Players qualify and submit a claim for the Tuition Benefit, the amount of the Tuition Benefit available, and when the Tuition Benefit will be paid, effective as of the Plan Year beginning September 1, 2024. For plan terms in prior years, please refer to the Summary Plan Descriptions and any Summaries of Material Modifications that were in effect for the relevant plan year.

Note that Players currently under contract to play football in the NFL (that may include Players that have received injury settlements if treated as being on the Active List, Inactive List, or Reserve/Injured List for a regular or post-season game) with one or more Credited Seasons, and Former Players with at least two Credited Seasons, at least one of which is for the 2012 or later Season, and Practice Squad Players with three or more games on a practice squad during the 2022 or later season, may be entitled to the Tuition Benefit, though the benefit may differ depending on Player's specific circumstances. The Management Council must approve Business Management Programs (a non-degree program offered at a college, university, trade school, or other approved institution designed to prepare Players for a career other than playing football) for such program to be eligible for Tuition Benefits. The Plan may also cover tuition and fees for programs designed to prepare Players for professional licensing examinations (e.g., Medical Board Examinations, State Bar Examinations, Real Estate Licenses), and for the costs of such examinations. This booklet describes in more detail the Plan's eligibility rules. Not all educational institutions qualify, not all courses at an approved institution qualify, and not every education-related expense qualifies for Tuition Benefits from the Plan.

This booklet summarizes the Plan in everyday language and is not a substitute for the official Plan Document. In the event of a conflict, the Plan Document is controlling. If you would like to review the official Plan Document, or have any questions about the Plan, please contact the Administrator at the above address.

Sincerely,
NFL Management Council

QUESTIONS?

Call the Plan administrator at [800.635.4625](tel:800.635.4625)

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Overview of the Plan

What Is the Purpose of the Plan?

The purpose of the NFL Player Tuition Plan (“Plan”) is to assist Players currently under contract with an NFL Club, other than as a Practice Squad Player (“Active Player”), current Practice Squad Players with at least three games on a practice squad (“Practice Squad Player”), and eligible former Players (“Former Player”), to continue their education at colleges, universities, trade schools or other institutions approved by the Management Council, by providing Tuition Benefits for eligible tuition and fees (“Tuition Benefit”). The Plan provides this assistance pursuant to the CBA to encourage Players to prepare for a career after their playing career in the NFL has ended. The Tuition Benefit consists of three separate benefit levels consisting of the Active Player Benefit, Practice Squad Player Benefit and Former Player Benefit. Each benefit level is described in detail below. Special terms used in this booklet are defined in the section in which they appear and/or in the definition of special terms that appear at the end of this booklet.

How is the Plan Funded?

The plan is unfunded. The NFL Clubs pay the Tuition Benefits directly to you. If you have played for more than one NFL Club, the Club that pays your Tuition Benefits will depend on the type of benefit you are receiving (Active Player Tuition Benefit, Former Player Tuition Benefit or Practice Squad Player Tuition Benefit), and when you incur the Covered Expenses (tuition, fees, books and costs of professional licensing examinations up to plan maximums)

QUESTIONS?

Call the Plan administrator at **800.635.4625**

Who Is Eligible for Benefits Under the Plan?

Active Player Tuition Benefit

If you have earned one or more Credited Seasons as defined under the Bert Bell/Pete Rozelle NFL Player Retirement Plan ("Pension Plan") before the beginning of the Academic Year (the 12-month period beginning every August 1st) you are eligible for the Active Player Tuition Benefit ("Active Benefit") during that Academic Year if you are on a Qualifying List (Active, Inactive, Injured/Reserved) for at least one Game (regular season or post-season game during that Academic Year). The Active Benefit reimburses Covered Expenses incurred with respect to a Course (a single class that counts toward a college degree, or class that counts toward a trade school certification, a Business Management Program (a non-degree or non-trade school certification program designed to prepare Players for a career after their NFL playing career has ended) approved by the Management Council, or Professional Licensing Program (a program designed to prepare Players for a professional licensing examination to receive a professional license) if all of the Plan's other eligibility and administrative requirements are satisfied).

Eligibility requirements differ depending on the Semester in which the Player takes the Course. These requirements are set forth in the chart below. Additional requirements apply for Players who earn their first Credited Season during the Academic Year.

Active Player with 1 or More Credited Seasons Before Academic Year

SEMESTER	DEFINITION OF SEMESTER	TO BE ELIGIBLE
Fall - Summer	Courses Generally Beginning: August 1 – July 31	Must be on a Qualifying List for any Game during Academic Year

WHO IS ELIGIBLE FOR BENEFITS UNDER THE PLAN?

Active Player with No Credited Seasons Before Current Academic Year

SEMESTER	DEFINITION OF SEMESTER	TO BE ELIGIBLE
Fall	Courses Generally Beginning: August 1 – November 30	Not Eligible for Active Benefit
Any Other Semester	Courses Generally Beginning: December 1 – July 31	Must earn Credited Season under Pension Plan during Academic Year and be on a Qualifying List for any Game during Academic Year

Active Benefit Eligibility Examples

Example 1

Player has 2 Credited Seasons prior to the beginning of the 2024-2025 Academic Year and is on a Qualifying List for his Club's 10th Game during the 2024 NFL Season.

Player is eligible for Tuition Benefit under the Active Benefit up to the Plan maximum amounts, if all other eligibility and administrative requirements are satisfied, for any Semester beginning during the 2024 Academic Year (Course beginning on or after August 1, 2024 and before August 1, 2025).

Example 2 (First Credited Season)

Player has no Credited Seasons prior to the beginning of the 2024-2025 Academic Year and earns a credited season during the 2024 NFL Season

Player is eligible for covered Tuition Benefits under the Active Benefit up to the Plan maximum amounts, if all other eligibility and administrative requirements are satisfied, for Courses beginning on or after December 1, 2024 and before August 1, 2025.

Rule For Players with Only One Credited Season

A Player who earns his first Credited Season during the Academic Year, and who does not use any or all of his Active Benefit during the Plan Year beginning during that Academic Year, and who does not qualify for the Active Benefit in the immediately following Academic Year, is eligible for Tuition Benefits under the Plan during such following Academic Year up to the amount of the Active Benefit not used during the Plan Year that the Player earned his only Credited Season.

QUESTIONS?

Call the Plan administrator at [800.635.4625](tel:800.635.4625)

WHO IS ELIGIBLE FOR BENEFITS UNDER THE PLAN?

Example 1 (First Credited Season)

Player earns his first Credited Season during the 2024 Plan Year, and only uses \$5,000 of his Active Benefit for Courses he takes during the 2024-2025 Academic Year. Player is not on a Qualifying List for any games during the 2025 Plan Year.

Player is eligible to use the remaining \$15,000 from his 2024 Plan Year Benefit maximum for Courses taken during the 2025 Academic Year. Player is not eligible to use any unused amounts from the 2024 Plan Year for Courses beginning after the end of the 2025 Academic Year (Courses beginning after July 31, 2025).

Example 2 (Active to Former Player)

Player earns his second Credited Season during the 2024 Plan Year, and only uses \$3,200 of his Tuition Benefit for Courses he takes during the 2024-2025 Academic Year. Player is not on a Qualifying List for any games during the 2025 Plan Year.

Player is **not** eligible to use the remaining \$16,800 from his 2024 Plan Year Benefit maximum for Courses taken during the 2025-2026 Academic Year. Player instead is eligible for the Former Player Tuition Benefit beginning with 2025 Plan Year beginning during the 2025-2026 Academic Year.

Former Player Tuition Benefit

You are eligible for the Former Player Tuition Benefit ("Former Player Benefit") if all the following are true:

- You have earned at least two Credited Seasons under the Pension Plan, at least one that you earned for the 2011 Season or later.
- You are not eligible during the Plan Year for the Active Benefit.
- You incur Covered Expenses before the end of the Former Player Benefit Eligibility Period (the 72-month period that begins on the September 1st immediately following the end of the last Plan Year that you were eligible under the Plan for the Active Benefit, excluding the 24 months from September 1, 2020 through August 31, 2022).

The Former Player Benefit reimburses Covered Expenses incurred with respect to a Course if all of the Plan's other eligibility and administrative requirements are satisfied.

WHO IS ELIGIBLE FOR BENEFITS UNDER THE PLAN?

END OF LAST PLAN YEAR ELIGIBLE FOR ACTIVE BENEFIT	FORMER PLAYER BENEFIT COVERAGE PERIOD*	LAST DAY TO PAY COVERED EXPENSE TO BE ELIGIBLE FOR TUITION BENEFITS**
August 31, 2024	September 1, 2024 through August 31, 2030	August 31, 2030
August 31, 2025	September 1, 2024 through August 31, 2031	August 31, 2031

**The Plan will pay Covered Expense paid by Player before September 1, 2024, for Course(s) beginning during the 2024-2025 Academic Year, even if paid before September 1, 2024, if all other eligibility and administrative requirements are satisfied.*

***Courses taken during the Academic Year starting the August 1st immediately before the last day to pay Covered Expenses are eligible if Covered Expenses paid on or before Player's last day to pay Covered Expenses, if all other eligibility and administrative requirements are satisfied.*

Former Player Benefit Eligibility Examples

Example 1

Player has three Credited Seasons and the last Plan Year that he was on a Qualifying List was the 2024 Plan Year. Player pays a Covered Expense on August 10, 2025, for a Course beginning in the 2025-2026 Academic Year (Courses beginning on or after August 1, 2025 and before August 1, 2026).

Player is eligible for the Former Player Benefit up to the maximum benefit, if all other administrative and eligibility requirements are satisfied, beginning with the 2025 Plan Year (September 1, 2025) and ending with the last day of the 2030 Plan Year (August 31, 2031). Player will be eligible for Tuition Benefits for the Covered Expense paid on August 10, 2025 (if all other eligibility and administrative requirements satisfied) because the Covered Expense was for a Course taken during an Academic Year within the Former Player Benefit Coverage Period (September 1, 2025 through August 31, 2031).

Example 2

Same Player as in Example 1, except he pays his Covered Expense on August 31, 2031, for a Course beginning during the 2031-2032 Academic Year. Because the player paid his Covered Expense on or before the last day of his Former Player Benefit Coverage Period (August 31, 2031), and the Academic Year began before the end of his Former Player Benefit Coverage Period, the Covered Expense is eligible for Tuition Benefits, up to any remaining amounts on the Player's maximum benefit, if player satisfies all other eligibility and administrative requirements for Tuition Benefits.

QUESTIONS?

Call the Plan administrator at [800.635.4625](tel:800.635.4625)

WHO IS ELIGIBLE FOR BENEFITS UNDER THE PLAN?

Rules for Players On Practice Squad After Earning Two Credited Seasons

A Player with two or more Credited Seasons who is not on a Qualifying List during a Plan Year, but who is on a practice squad for at least three games during the Plan Year, will be eligible for both the Practice Squad Player Tuition Benefit (“Practice Squad Benefit”), described below, and the Former Player Benefit. The Plan shall apply any Tuition Benefits for any Covered Expense first to the Practice Squad Benefit, and once the maximum amount for that benefit is exhausted, then toward the maximum for the Former Player Benefit.

Rules for Players With Two or More Credited Seasons With Gaps In Seasons On a Qualifying List

A Player with two or more Credited Seasons who is not on a Qualifying List during a current Season, but who is later on a Qualifying List for a future Season, is eligible for the Former Player Benefit for the season(s) that he is not on a Qualifying List, and is eligible **only** for the Active Player Benefit for seasons that he is on a Qualifying List, if he meets all other eligibility and administrative requirements.

Any season that the Player is not on a Qualifying List shall go toward the Player’s Former Player Benefit Coverage Period (except the 24-month period from September 1, 2020 through August 31, 2022) if the Player incurs a Covered Expense during the gap season(s) that he is not on a Qualifying List, and any Tuition Benefits paid for Covered Expenses during a Plan Year that is a gap season where the Player is not on a Qualifying List, will be applied toward the Former Player Benefit maximum.

Example 1 (Practice Squad and Former Player Benefit)

Player earned a Credited Season for the 2022 and 2023 Seasons, is not on a Qualifying List for the 2024 Season, but is on a practice squad for three games in the 2024 Season. Player incurs \$10,000 in Covered Expenses during the 2024 Plan Year.

After the Player exhausts the maximum amount from the Practice Squad Player Tuition Benefit for the 2024 Plan Year, the Player is eligible for the Tuition Benefits under the Former Player Benefit.

Example 2 (Active and Former Player Benefit)

- Player earned a Credited Season for the 2020 through 2023 Seasons.
- Player is not on a Qualifying List in the 2024 Season
- Player is not on a practice squad for at least three games in the 2024 Season.
- Player is on a Qualifying List for the 2025 Season.
- Player incurs Covered Expenses of \$10,000 for Courses taken during the 2024 Plan Year, and meets all other eligibility and administrative requirements.
- Player incurs additional Covered Expenses during the 2025 Plan Year

WHO IS ELIGIBLE FOR BENEFITS UNDER THE PLAN?

The Plan shall pay:

- Tuition Benefits to the Player for his 2024 Covered Expenses from the Former Player Benefit, up to the Plan maximum,
- Tuition Benefits to the Player for his 2025 Covered Expenses from the Active Player Benefit up to the plan maximum.

If Player's Covered Expenses for the 2025 Plan Year exceed the Active Player Benefit annual maximum, the Player **cannot** receive additional Tuition Benefits from the Former Player Benefit because for Plan Years that a Player is eligible for the Active Benefit he is only eligible for the Active Benefit (except as stated herein under the Practice Squad Benefit).

Practice Squad Player Tuition Benefit

If you are:

- Not on a Qualifying List during a Plan Year
- You are on a practice squad for at least three games during the season occurring within that Plan Year,

You are eligible for the Practice Squad Benefit if you meet all other eligibility and administrative requirements. If you become eligible for the Active Benefit for any Semester during the Academic Year beginning immediately before the Plan Year, you will be eligible under the Active Benefit instead of the Practice Squad Benefit.

Under no circumstances can your total Tuition Benefit amount for a Plan Year that you are eligible for both the Practice Squad Benefit and the Active Benefit (e.g., you earn your first Credited Season during that season after you have already been on a practice squad for at least three games) exceed the annual maximum benefit for the Active Benefit.

If you have earned two Credited Seasons prior to the season that you are not on a Qualifying List, but are on a practice squad for at least three games, you are eligible to use both your Practice Squad Benefit and your Former Player Benefit. However, you must first exhaust the maximum amount of your Practice Squad Benefit before using your Former Player Benefit.

You are eligible for your Practice Squad Benefit during the Academic Year starting immediately before the Plan Year that you qualify for the Practice Squad Benefit. If you do not use the full amount of your Practice Squad Benefit in the Plan Year that you earn it, you may use it during the following Plan Year as long as you are not eligible for the Active Player or Former Player Benefit the following year.

QUESTIONS?

Call the Plan administrator at [800.635.4625](tel:800.635.4625)

WHO IS ELIGIBLE FOR BENEFITS UNDER THE PLAN?

Practice Squad Benefit Eligibility Examples

Example 1 (No Credited Seasons)

Player with no Credited Seasons is on a practice squad for three games during the 2024 Season. Player incurs a Covered Expense for the 2024 Fall Semester.

Player is eligible for Tuition Benefits up to the Practice Squad Benefit maximum if he meets all other eligibility and administrative requirements.

Example 2 (First Credited Season)

Same Player, except now he earns his first Credited Season later in the 2024 Season and incurs a Covered Expense in both the 2024 Fall Semester and the 2025 Spring Semester.

Player is eligible for Tuition Benefits for the 2024 Fall Semester Covered Expense from the Practice Squad Benefit, and for the 2025 Spring Semester Covered Expense from the Active Benefit if he meets all other eligibility and administrative requirements for Tuition Benefits. Total Tuition Benefits, however, cannot exceed the Active Benefit for the 2024 Plan Year.

Example 3 (Rollover)

Same as Example 1, except Player does not use Practice Squad Benefit in 2024 Plan Year and is not on a Qualifying List for the 2025 Plan Year.

Player may use Practice Squad Benefit for Covered Expenses incurred in the 2025 Plan Year for Courses taken during the 2025-2026 Academic Year.

What Are the Other Eligibility Requirements?

Player Must Incur Covered Expenses at Approved Program

Degree Programs

Covered Expenses for any classes offered by a two-year, four-year or graduate degree program at a college or university that is eligible to participate in the Federal Student Financial Aid Program (a “Qualified Institution”), and that count as credits toward an associate’s, bachelor’s or graduate degree are automatically a Covered Expense incurred at an Approved Program. **As explained below, Players must timely submit Covered Expenses upon completion of each class or semester, and not at the completion of the degree program (e.g., Players seeking their Masters of Business Administration degrees (“MBAs”) must submit Covered Expenses upon completion of each class in the MBA program, and not upon completion of all classes required to complete the MBA program).**

Trade Schools

Covered Expenses for any classes or programs taken at a trade school offering degrees or certifications in skilled trades (e.g., plumbers, electricians, technicians, emergency medical technicians, etc.) that is eligible to participate in the Federal Student Financial Aid Program (a “Qualified Trade School”) is automatically a Covered Expense at an Approved Program. **As explained below, Players must timely submit Covered Expenses upon completion of each class, and not at the completion of the degree or certification program.**

Business Management Programs

Tuition Benefits are available for Business Management Program for non-degree, non-trade-school certification programs available under the Active Benefit, Former Player Benefit, and Practice Squad Benefit, only if the Management Council or Committee approves the program for Tuition Benefits. The Management Council or Committee considers for approval programs that it determines prepare Players for careers after their NFL playing career has ended. The Management Council or Committee may withhold approval for any Business Management Program for any reason, and approval of such programs are at the full discretion of the Management Council or the Committee.

QUESTIONS?

Call the Plan administrator at [800.635.4625](tel:800.635.4625)

WHAT ARE THE OTHER ELIGIBILITY REQUIREMENTS?

Business Management Programs may be offered through a Qualified Institution, Qualified Trade School, or other institutions, if approved by the Management Council or the Committee.

Examples of Business Management Programs

Example 1

Qualified Institution offers a non-degree program designed for individuals seeking careers in the real estate industry.

Management Council may approve as a Business Management Program, at its sole discretion, if it determines program valuable to prepare Players for second careers.

Example 2

A Commercial Airline establishes a program to train and license individuals to be commercial pilots.

Even though the program is not offered at a Qualified Institution or Qualified Trade School, Management Council may approve at its sole discretion if it determines the program valuable to prepare Players for a second career.

Private Pilot license courses are **only** eligible for reimbursement upon completion of your commercial license program and will be paid for under the benefit you were eligible for when you incurred the expense.

Professional Licensing Preparation Courses and Examination Fees

Certain professions require State licensing, in addition to any required college degrees, for an individual to practice in that profession in the relevant State. In most cases, in order to obtain the State license, the individual must pass an examination. If all other eligibility requirements are satisfied, the Plan will cover as a Covered Expense the cost of one review course approved by the Management Council or Committee, and the required books and materials for the review course, and the cost for one examination, for one State, for a career that requires such State licensing.

Examples of Review Courses and State Examination Fees Included as a Covered Expense

Example 1

Player receives a law degree and is preparing to take the Bar Exam for California. Player incurs expenses for the cost of the BAR Review Course and Preparation Books, and the cost of the California Bar Examination. Management Council approves the specific BAR Review Course.

WHAT ARE THE OTHER ELIGIBILITY REQUIREMENTS?

If California is the first State BAR exam that the Player is requesting Tuition Benefits from the Plan, the cost of the BAR Review course, review course books and materials, and cost of the exam, is a Covered Expense eligible for Tuition Benefits if all other requirements are satisfied. No future State BAR exams would be eligible.

Example 2

Player is seeking his real estate license in the State of New York. To prepare for his licensing examination, he incurs expenses for the Real Estate Education Review Course, books and materials for the course, and the cost of the New York Real Estate Examination. Management Council approves the specific Real Estate Education Review Course.

If New York is the first State that the Player is requesting Tuition Benefits from the Plan for obtaining his Real Estate license, the cost of the Real Estate Education Review Course, review course books and materials, and cost of the exam, is a Covered Expense eligible for Tuition Benefits if all other requirements are satisfied. No future Real Estate Education Review Course would be eligible.

Excluded Programs

The Plan only provides tuition assistance that meets the Internal Revenue Code's definition of education assistance under 26 U.S.C. § 127. Therefore, an Approved Program under the Plan does not include any course or other education involving sports, games, or hobbies, unless determined to be applicable to a second career after a Player's NFL player career has ended. The Plan also excludes any Course or program that would, for any reason, fail to meet the requirements of 26 U.S.C. § 127. However, the Management Council may for any reason withhold approval of any non-degree, non-trade school certification program, even if such program would meet the requirements of 26 U.S.C. § 127.

How Does a Player Determine if the Course(s) Are Offered at an Approved Program?

Players should contact the Administrator at [800.NFL.GOAL \(635.4625\)](tel:800.NFL.GOAL) or NFLTuitionAssist@alight.com with any questions regarding whether the Course(s) are offered at an Approved Program **before** incurring the expense.

QUESTIONS?

Call the Plan administrator at [800.635.4625](tel:800.635.4625)

WHAT ARE THE OTHER ELIGIBILITY REQUIREMENTS?

Player Must Satisfactorily Complete the Course

To qualify for the Active, Former Player or Practice Squad Benefit, you must complete the Course for which you seek Tuition Benefits and earn at least a grade in the “C” range or its equivalent (a 1.7 on a 4.0 GPA scale), unless the Course is graded “pass/fail” or “credit/no credit” in which case you must be awarded the grade of “pass” or “credit.” If you are enrolled in more than one Course in a Semester and satisfy this requirement with respect to at least one, but not all such Courses, you will be reimbursed for tuition for only those Courses that you satisfied the minimum grade requirement. Fees will be reimbursed on a pro-rata basis. You are eligible for Tuition Benefits of books only for classes that you pass. To qualify for Tuition Benefits for Business Management Programs, you must receive a certificate of completion from the Approved Program showing that you successfully completed the program (the “Certificate”). To receive Tuition Benefits for Professional Licensing Review Courses and Examination Fees, you must pass the State examination and provide a copy of your license.

Example for When Player Passes Some, But Not All, Courses

Player seeks Tuition Benefits for four Courses worth three credit hours each, but only earns the minimum grade requirement for three of the Courses.

Player will only be reimbursed for tuition expenses for the three Courses in which he satisfied the minimum grade requirement. Player will only be reimbursed for 75% of general fees for the Semester, and the full cost of the books and course specific fees for the classes that he received the required grade. Under no circumstances, however, will Player’s Tuition Benefits exceed the Plan’s maximum Tuition Benefits amounts.

Tuition Benefits Must Be for Covered Expense

What Is a Covered Expense?

An amount paid by a Player for tuition, fees, and books to complete one or more Courses at an Approved Program, including, without limitation, Management Council approved professional licensing review courses, materials and examination fees. Fees do **not** include the cost of insurance, computers, transportation, parking, meals, late fees, credit card fees, etc.

What Are The Benefit Amounts Available Under The Plan?

The below charts sets forth the benefits available under the Active Benefit, Former Player Benefit and Practice Squad Benefit.

Covered Expenses Incurred During the 2023 Through 2025 Plan Years

BENEFIT TYPE	PLAYER'S CREDITED SEASONS	BENEFIT AMOUNT
Active Benefit	1 or More	\$20,000 per Eligible Plan Year
Practice Squad Benefit	3 or more games on Practice Squad in the season	\$5,000 per Eligible Plan Year
Former Player Benefit	2	\$25,000 for the Former Player Eligibility Period
Former Player Benefit	3	\$45,000 for the Former Player Eligibility Period
Former Player Benefit	4	\$65,000 for the former Player Eligibility Period
Former Player Benefit	5+	\$85,000 for Former Player Eligibility Period

QUESTIONS?

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WHAT ARE THE BENEFIT AMOUNTS AVAILABLE UNDER THE PLAN?

Covered Expenses Incurred During the 2026 Through 2030 Plan Years*

BENEFIT TYPE	PLAYER'S CREDITED SEASONS	BENEFIT AMOUNT
Active Benefit	1 or More	\$25,000 per Eligible Plan Year
Practice Squad Benefit	3 or more games on Practice Squad in the season	\$7,500 per Eligible Plan Year
Former Player Benefit	2	\$30,000 for the Former Player Eligibility Period
Former Player Benefit	3	\$55,000 for the Former Player Eligibility Period
Former Player Benefit	4	\$80,000 for the former Player Eligibility Period
Former Player Benefit	5+	\$105,000 for Former Player Eligibility Period

*A Player whose Former Player Eligibility Period would have ended on or before August 31, 2026 but for the 24-month extension due to the Tuition Benefit suspension during the 2020 Plan and 2021 Plan Year is **not** eligible for the increase to the Former Player Benefit that goes into effect beginning with the 2026 Plan Year.

**The Former Player Benefit Amount for the 2026 through 2030 Plan Years shall be reduced by the amount of Tuition Benefits a Player received under the Former Player Benefit for Plan Years before the 2026 Plan Year.

When is a Covered Expense Incurred?

For all purposes under the Plan, unless otherwise stated herein, a Covered Expense is “incurred” when it is paid by a Player or Former Player, and is treated as incurred during a Plan Year if the Player paid the Covered Expense for a Course (including a professional licensing review course or examination) that begins during the Academic Year immediately preceding the first day of that Plan Year. Except, for the Former Player Benefit, a Covered Expense is not treated as incurred during a Plan Year, if it is paid more than thirty (30) days before the beginning of the Academic Year beginning immediately before that Plan Year. A Player is eligible for Tuition Benefits of Covered Expenses incurred before his eligibility under the Former Player Benefit expires, even if the Course begins after his eligibility expires.

Example 1

Active Player with a credited season prior to the 2024 Season pays his tuition on August 15, 2024, for Course beginning on August 31, 2024. Player “incurred” this Covered Expense for the 2024 Plan Year. If Player is on a Qualifying List in the 2024 Season or is on a practice squad for three games or more during the 2024 Season, he is eligible for Tuition Benefits, up to the Active or Practice Squad maximum benefit for the 2024 Season if he meets all other eligibility and administrative requirements.

Example 2

Former Player whose Former Player Eligibility Period ends on August 31, 2024, pays Covered Expenses on July 2nd, 2024, for Courses he will be taking during the 2024 Academic Year. Player is eligible for Tuition Benefits, if he meets all other eligibility and administrative requirements, because he paid the Covered Expense before the end of his Former Player Eligibility Period, for Courses occurring during the Academic Year that begins immediately before the end of his Former Player Eligibility Period, and he paid the Covered Expense less than 30 days before the beginning of the Academic Year.

QUESTIONS?

Call the Plan administrator at [800.635.4625](tel:800.635.4625)

How and When Does a Player Submit a Claim for Tuition Benefits?

A Player **must** follow the steps below to submit his application:

1. A Player must obtain the Tuition Benefit application available on NFLPlayerBenefits.com, or by contacting the Administrator at **800.NFL.GOAL (635.4625)** or NFLTuitionAssist@alight.com.
2. The Play must then send the following to the Administrator:
 - the completed application;
 - all itemized receipts (including proof of tuition charges, books and fees, professional licensing examination charges and review course and studyguide charges);
 - a transcript demonstrating that you have completed the Course(s) and received the required grade(s)(for the Business Management Benefit, you must include a Certificate establishing successful completion of the program); and
 - for professional licensing review courses and examinations, proof that you passed the examination and provide a copy of your license.

You must submit all of this material to the Administrator within six (6) months of the Course Completion Date or, for Tuition Benefits relating to professional licensing examinations, the date on your professional licensing examination test result. The Course Completion Date is presumed to be 30 days from the date of the Approved Program's last final exam for the Semester in which you took the Course, or, if later, the date your final grade is posted or Certificate issued for the Course, according to your Approved Program. If you are seeking Tuition Benefits for multiple Courses in a single claim, you must submit your claim within six (6) months of the earliest Course Completion Date to assure that you meet the claims deadline for all your Courses. Otherwise, your claim for any Course outside the six-month period will not be reimbursed.

HOW AND WHEN DOES A PLAYER SUBMIT A CLAIM FOR TUITION BENEFITS?

Example

Player completes three Courses in a Qualified Institution's Spring 2024 Semester.

- The last final for such Qualified Institution occurs on May 1, 2024.
- The Course Completion date is presumed to be May 31, 2024, and Player provides no evidence that grades were posted later than May 31, 2024.
- Player must submit claim for Tuition Benefits for all three Courses **no later than November 30, 2024**.
- If the Player satisfies all other eligibility and administrative requirements for Tuition Benefits but does **not** submit his claim until on or after December 1, 2024, his Tuition Benefits claim **will be denied**.
- If Player submits his claim for two of the Courses before November 30, 2024, but for one of the Courses after November 30, 2024, his claim for the two courses submitted timely will be processed, but the claim submitted after November 30, 2024, **will be denied**.

If for any reason a Player believes there are extenuating circumstances preventing his submission of his claim form and requirement materials, the Player should contact the Administrator at at [800.NFL.GOAL \(635.4625\)](tel:800.NFL.GOAL) or NFLTuitionAssist@alight.com **before the due date for his claim**. Such contact does not assure that a Player's claim will be processed if submitted after the due date, but if contacted before the due date, the Administrator may be able to assist Player in the event of extraordinary circumstances.

What If No Grade or Certification is Provided Until Successful Completion of Entire Program?

In rare cases, an Approved Program may not provide any grades or certifications until completion of the entire program, and the Approved Program may last for more than one Plan Year or Academic Year. Or in addition to class requirements, the program may require the completion of practical experience (e.g., commercial pilot licensing requires class work and flight time). In these rare instances, contact the Administrator at [800.NFL.GOAL \(635.4625\)](tel:800.NFL.GOAL) or NFLTuitionAssist@alight.com when you incur the Covered Expenses, to discuss process for submitting Tuition Benefit claims for completing the practical experience requirement.

QUESTIONS?

Call the Plan administrator at [800.635.4625](tel:800.635.4625)

HOW AND WHEN DOES A PLAYER SUBMIT A CLAIM FOR TUITION BENEFITS?

How Does a Player Appeal a Denied Claim?

If the Administrator denies a Player's claim, in whole or in part, the Player will receive a written explanation that includes:

- the specific reasons for the denial;
- a specific reference to pertinent Plan provisions on which the denial is based;
- a description of any additional material or information necessary for Players to perfect the claim and an explanation of why such material or information is necessary; and
- an explanation of the claims review procedure (procedures for appealing the claim).

The Player (or his authorized representative) may, within 60 days after receipt of the notice of denial, file with the Committee a written request to review his claim. If he does not file a request for review of his claim within this period, he will be deemed to have accepted the original decision of the Administrator. If he does file a timely appeal, the Committee will conduct a full review of his claim. During that review, the Player will have the opportunity to review documents that are pertinent to his claim and to submit issues and comments in writing.

The Committee will mail or deliver to the Player a written decision on the matter based on the facts and the pertinent provisions of the Plan within 60 days after the receipt of his request for review unless special circumstances require an extension of up to 60 additional days. In that case the Committee will send the Player a written notice of the extension prior to the expiration of the initial 60-day period. The Committee will provide a written explanation of its decision, which will state the specific reasons for the decision and the specific Plan provisions on which the decision was based. To the fullest extent permitted by law, the Committee's decision will be final and binding on all interested persons. If the Player does not receive the decision on review within the above-mentioned time period, he must immediately contact either the Committee or the Administrator for an explanation. He will receive a reply promptly.

Frequently Asked Questions

When Are Benefits Paid?

If Player qualifies, his Tuition Benefits are paid as soon as practicable after the Administrator receives the completed claim, generally no more than 75 days after such receipt. The claim form must be submitted in the form and manner specified by the Committee and must be complete in all respects. If Player has submitted a claim and has not heard from the Administrator within 75 days, he should immediately contact the Administrator for an explanation. You may also use the appeal process described above.

How Is Tuition Assistance Taxed?

If and to the extent the Plan is a “qualified educational assistance program” under Internal Revenue Code Section 127, a portion of the payments may be received free from federal income taxation. Code Section 127 currently excludes up to \$5,250 per calendar year from your gross (taxable) income. (Note that the limits on available benefits are determined based on the Plan Year and not on the calendar year.) Qualifying expenses reimbursable by the Plan include tuition, fees, and books. You are solely responsible for paying any tax attributable to the receipt of Tuition Benefits.

May Benefits Be Assigned?

No.

May the Plan Be Amended or Terminated?

Currently, Tuition Benefits are available under the Plan, if all eligibility and administrative requirements are satisfied, through the end of the 2030 League Year (that will end on or about March 2031). The Parties may continue, amend, modify, or terminate the Plan at the end of the 2030 League Year, or, at any time, and from time to time, before the end of the 2030 League Year, without the consent of any other person. However, the amendment or termination cannot diminish or eliminate any Tuition Benefit to which Player had already become entitled (Tuition Benefits for which Player satisfied all the eligibility and administrative requirements before the amendment or termination of the Plan).

QUESTIONS?

Call the Plan administrator at **800.635.4625**

HOW AND WHEN DOES A PLAYER SUBMIT A CLAIM FOR TUITION BENEFITS?

What Else Should A Player Know About the Plan?

Administration and Type of Plan

This Plan is a welfare plan that is administered by the Committee. It is not a tax-qualified plan, although some Benefits may qualify for tax-favored treatment. The Management Council and the Committee has full discretionary authority to interpret the Plan (including, without limitation, by supplying omissions from, correcting deficiencies in, or resolving inconsistencies or ambiguities in, the language of the Plan), to determine the rights and status of Players and to make any determinations with respect to Plan benefits. The EIN of the Plan Sponsor is 13-2698305. Paul Blalock at the NFL Management Council (“Management Council”) is the agent for service of process.

Definitions

Academic Year means the twelve-month period beginning each August 1st.

Active Player means a Player under contract with an NFL Club to play football during the Plan Year coinciding with the Academic Year that starts immediately before the beginning of the Plan Year.

Active Player Tuition Benefit (Active Benefit) means the Tuition Benefit available to an Active Player during a Plan Year once he has earned at least one Credited Season and is on a Qualifying List during the Plan Year.

Administrator means the person or group designated by the Management Council to assist the Committee in the administration of the Plan which currently is Alight Solutions. To contact the Administrator, call 800.NFL.GOAL (635.4625). You may also write to: Alight, 1025 Boulders Parkway, Suite 405, Richmond, VA 23225-5549.

Benefits mean, collectively, the Tuition Benefit and the Business Management Benefit.

Business Management Benefit means the funds provided under the Plan to reimburse the charges to complete a Business Management Program.

Business Management Program means a program offered by a Qualified Institution to provide a Player with such skills and resources as the Committee determines will be of value to a Player in a career other than playing football for a Club.

Club means a member Club of the NFL.

Code means the Internal Revenue Code of 1986, as amended.

Committee means the Committee that administers the Plan, the members of which are appointed by the Management Council and serve at its pleasure.

Course means a class in a course of study offered by a Qualifying Institution or Qualifying Trade School that is: (i) offered for full academic credit, and not continuing education credits or similar units; (ii) is billed at the Qualifying Institution's or Qualifying Trade School's standard rate per credit hour; (iii) provides for either a letter grade, a pass/fail designation, or a credit/no credit designation upon completion or in the case of a Qualifying Trade School or Business Management Program that does not provide a grade, a certificate of completion; (iv) either counts for credit towards an associate,

QUESTIONS?

Call the Plan administrator at [800.635.4625](tel:800.635.4625)

DEFINITIONS

undergraduate, post-baccalaureate, graduate degree, or in the case of a Qualifying Trade School or Business Management Program towards the completion of a course of study; or is a prerequisite, foreign language, or English as a Second Language course; and (v) does not involve sports, games, or hobbies, unless the Course is required as part of a degree program or unless the Player is an Active Player and the Course involves the business of football.

Course Completion Date means the date that your final grade is posted or Certificate issued for the Course, according to your Qualifying Institution or Trade School. The Course Completion Date is presumed to occur no later than 30 days after the last final for the Semester in which you took the Course absent evidence establishing that grades were posted later than this 30-day period.

Covered Expense means an amount paid by a Player for tuition, fees, and books to complete one or more Courses at a Qualified Institution or Qualifying Trade School, and the amount paid by a Player for a professional licensing examination, including the study guides and one review class for each such examination, provided, however, that (i) a fee must be associated with the Course taken in order to be reimbursed

Credited Season has the same meaning as under the Bert Bell/Pete Rozelle NFL Player Retirement Plan.

Former Player means a Player who was previously, but is not currently, under contract with an NFL Club to play football, but for purposes of the Former Player Benefit, also includes a Former Player with at least two Credited Seasons who is under contract with an NFL Club to play football during the Plan Year, but who has yet to be on a Qualifying List during the Plan Year.

Former Player Benefit Coverage Period is the 72-month Period that begins on the September 1st immediately following the last August 31st that the Former Player was eligible for the Active Benefit. If the Former Player becomes eligible for the Active Benefit in a subsequent Plan Year, the Plan Years occurring between the Plan Years that the Former Player is eligible for the Active Benefit are not included in the 72-month Period except for any Plan Year that the Former Player receives a Tuition Benefit under the Former Player Benefit for that Plan Year.

Former Player Tuition Benefit (Former Player Benefit) means the Tuition Benefit available to a Former Player, with at least two Credited Seasons, during a Plan Year that the Former Player is not eligible for the Active Benefit, and that is within the Former Player Benefit Coverage Period.

Game means any Regular Season or post-Season NFL game, other than the Pro Bowl.

League Year means the one-year period agreed to by the Parties which is generally from a date in March of one year through and including a date in March of the following year, or such other one-year period to which the Parties may agree.

DEFINITIONS

Plan means the NFL Player Tuition Assistance Plan.

Plan Year means the period each year that begins September 1st and ends August 31st.

Player means any individual who has been under contract with a Club to play football in the NFL.

Practice Squad Player means a Player under contract with an NFL Club to play football in the NFL as part of a Club's Practice Squad.

Practice Squad Player Tuition Benefit (Practice Squad Benefit) Tuition Benefit available to a Practice Squad Player who is on an NFL Club(s)'s Practice Squad for at least three games during a Plan Year and who is not eligible for the Active Benefit for the Semester that the relevant Course begins.

Qualifying Institution means an "eligible educational institution," within the meaning of Code Section 529(e)(5), that: (i) provides an academic program to prepare students for gainful employment in a recognized profession; (ii) is accredited by a nationally recognized accrediting agency or association; (iii) requires that its students have a high school diploma or its equivalent; and (iv) has never filed for bankruptcy or been convicted of fraud involving the expenditure of funds.

Qualifying Trade School means any educational institution that: (i) provides an educational program to prepare students for gainful employment in a recognized trade or profession; (ii) that is accredited by a nationally recognized accrediting agency or association; and (iii) has never filed for bankruptcy or been convicted of fraud involving the expenditure of funds.

Qualifying List means any one of the following lists of Players: the Active List, the Inactive List, and the Reserve/Injured List.

Season means the period beginning with the first Game of such Season and ending with the completion of the Super Bowl, provided, however, that the "Regular Season" ends with the last game prior to the Playoffs. A Season is identified by the calendar year in which the Season begins.

Selection Criteria means the additional standards, developed by the Management Council or Committee, a Player must meet to participate in a Business Management Program.

Semester means traditional segments of a college or university's school calendar that for purposes of the Plan consist of the Fall Semester (Courses beginning on or after August 1st and before December 1st), Winter Semester (Courses beginning on or after December 1st and ending before March 1st), Spring Semester (Courses beginning on or after January 1st and ending after March 1st) and Summer Semester Courses beginning on or after May 1st and before August 1st).

Tuition Benefit means the funds provided under the Plan to reimburse an eligible Player who has incurred and paid a Covered Expense.

QUESTIONS?

Call the Plan administrator at [800.635.4625](tel:800.635.4625)



NFL PLAYER BENEFITS

NFL Player Insurance Plan

1025 Boulders Parkway, Suite 405

Richmond, VA 23225

Questions? 800.635.9671

www.nflplayerbenefits.com