



# JOINT CONFERENCES

Benefits

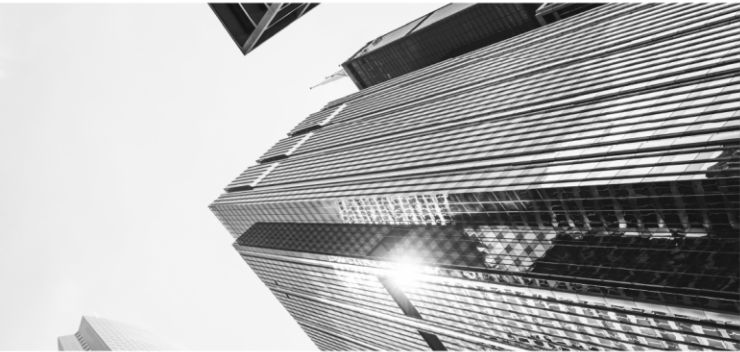
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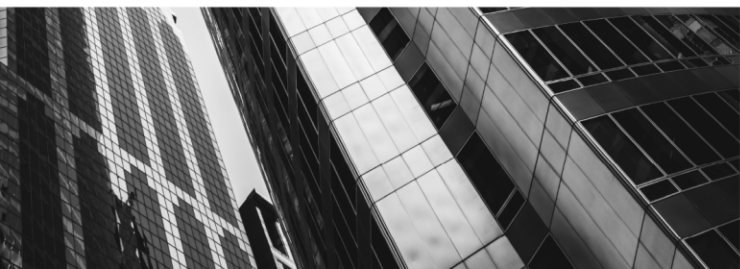
CHICAGO 2024



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CHICAGO 2024



# Benefits Overview

- Player Insurance Plan
- Credited Seasons
- Tuition Assistance Plan
- Cash Balance Plan
- 401(k) Savings Plan
- Player Annuity Program
- Capital Accumulation Plan
- Health Reimbursement Plan (HRA)
- Dedicated Hospital Network (DHN)
- Pension Plan
- Disability Benefits (LOD, T&P, NCD)

# Player Insurance Plan

- Health insurance begins once you appear on a Regular or Postseason game day roster with qualifying status:  
([Active](#), [Inactive](#), [IR](#), [PUP](#) or [Practice Squad](#))
- Eligible dependents (spouse/kids) also covered
- Coverage & Plan Year end August 31<sup>st</sup>
- Make sure to name & update beneficiaries
- NFL Player Insurance Plan Customer Service Center  
[NFL.CustomerService@alight.com](mailto:NFL.CustomerService@alight.com) • 800-635-9671



- Plan Information & Cards at  
[MyCigna.com](https://www.mycigna.com) or [MyCigna](#) app

## Benefits

- Medical
- Dental
- Vision
- Prescription Drug
- Life Insurance
- AD&D
- Work/Life Resources





# What is the Work/Life Resources Benefit?

- Up to 8 free counseling sessions, virtual or in-person, per topic per year, and unlimited telephonic consulting.
- Provides 100% confidential support to you and anyone in your household.
- Available 24 hours a day, 7 days a week.
- Call **866-421-8628** to speak with a Cigna advocate. **Help is confidential and free.**

## WORK/LIFE SUPPORT

- Up to 8 free virtual or face-to-face counseling sessions per topic
- Confidential
- No cost
- Unlimited telephonic consultation
- Available 24 hours a day, 7 days a week
- Household benefit



Child Care



Legal



Elder Care



Financial



Adoption



Identity Theft



Education



Pet Care

# Credited Seasons

- Generally, a Player earns a **Credited Season** by having 3 or more games on a Game Day Roster (Regular – Postseason). A Player can also earn a Credited Season if he gets an Injury Settlement or Injury Grievance Settlement that is equivalent to at least three game checks.
- The following Game Day Roster statuses count toward earning a Credited Season:
  - **Active**
  - **Inactive**
  - **Reserve/Injured**
  - **Reserve/Physically Unable to Perform (PUP)**

(Note: Generally, Practice Squad games and NFI do not count toward earning a Credited Season)



# WHEN DO BENEFITS GO INTO EFFECT?

## 1 Credited Season

- NFL Player Insurance Plan
- 401(k) Savings Plan
- Disability & Survivor Benefit Plan
- Tuition Assistance Plan

## 2 Credited Seasons

- NFL Player Insurance Plan
- 401(k) Savings Plan
- Disability & Survivor Benefit Plan
- Tuition Assistance Plan
- Severance Plan

## 3 Credited Seasons (Generally "vests" a Player)

- NFL Player Insurance Plan
  - Eligible for 5 years of free extended coverage (Medical, Dental, Vision and Prescription Drug)
- 401(k) Savings Plan
- Disability & Survivor Benefit Plan
- Tuition Assistance Plan
- Severance Plan
- Annuity Program
- Capital Accumulation Plan
- Pension Plan
- Health Reimbursement Account (HRA)
- Dedicated Hospital Network
- Former Player Life Improvement Plan
- 88 Plan



# Tuition Assistance Plan

- ✓ After earning 1 Credited Season, you may be eligible to receive **\$20,000 per Plan Year** for reimbursement of tuition, fees and books.
- Practice Squad Players, who are on the Practice Squad for a minimum of three (3) weeks, may be eligible to receive up to **\$5,000 per Plan Year**.
- There are specific requirements that must be met to receive benefits:
  - Eligibility
  - Qualifying Institution
  - Academic Performance
  - Submitting Claim within 6 months of your class finishing
- Trade schools (a.k.a. technical or vocational schools) at qualifying institutions are available for tuition reimbursement. Examples include automotive repair, culinary arts, construction and more

Verify eligibility and institutions at 800-635-4625 or email: [nfltuitionassist@alight.com](mailto:nfltuitionassist@alight.com)

# Severance

- ✓ Two or more Credited Seasons
  - Paid on quarter-end date following Separation of Service—12 months without an NFL Contract
  - One-time, lump-sum payment from last Club player earns a Credited Season with

## How Severance is calculated

Credited Seasons	Severance Credit
2020 through 2022	\$30,000
2023 through 2025	\$35,000
2026 through 2028	\$40,000
2029 through 2030	\$50,000

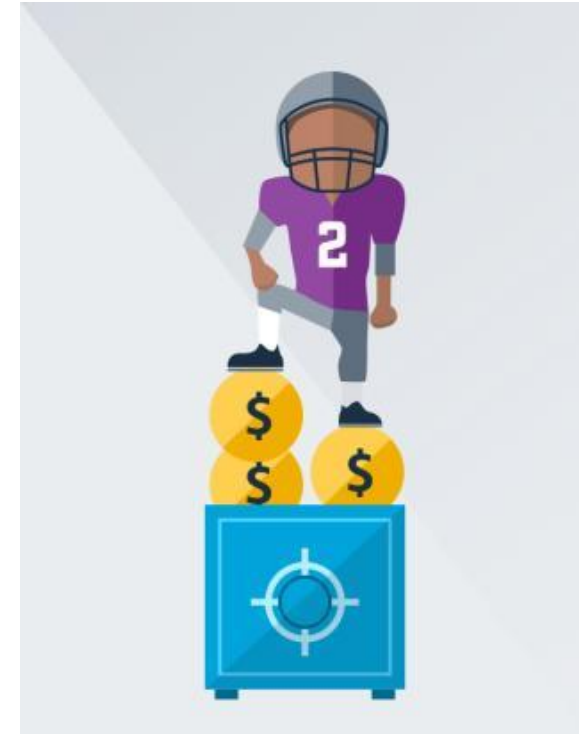


# Cash Balance Plan

- New benefit to replace those eliminated from 2020 and/or 2021 Credited Seasons under COVID amendments. All players are immediately vested in their Cash Balance accounts.
- To be eligible, players need at least one game credit (Regular or Practice Squad) between January 1, 2023 – August 31, 2024, and outstanding benefit contributions for 2020/2021
- Players can receive a distribution 2 years after their last Credited Season (starting 4/2025)
- Benefits can be rolled over into 401(k) Savings Plan or another tax-qualified plan
- Interest credits are 3% per year, credited annually.
- Benefits in excess of IRS limits are provided in the Nonqualified Annuity Program
- Players with outstanding benefits from 2020/2021 Credited Seasons, who are not eligible for the Cash Balance Plan, will receive contributions to the Nonqualified Annuity Program

# 401(k) Savings Plan

- Your 401(k) Savings Plan helps you save for retirement through **pre-tax contributions** and **contributions from your Club**
- You choose how much to contribute from any paychecks in the **Fall (October 15 - December 31)** and the **Spring (January 1- March 31)**
- You can contribute up to IRS Max **\$23,000** for the 2024 Calendar Year
- For your first Credited Season, your Club will contribute \$1,500.
- Beginning with your 2nd Credited Season, your Club will make a **\$2-for-\$1** matching contribution, **up to \$34,000** for 2024
- Normal distribution age is 59½ with distribution options available as early as age 45, but there are benefits to waiting as long as you can to withdraw your money.



# Player Annuity Program

## ✓ Three or more Credited Seasons

- COVID Amendments: 2020/2021 Players not eligible for Cash Balance Plan and Cash Balance Plan benefits in excess of IRS limits are provided in the Nonqualified Annuity Program
- \$2,500 contributions for 2nd and 3rd Credited Seasons
- Fourth, and Fifth Credited Season and on, players receive contributions below:

Plan Year	NQ Annuity	TQ Annuity
2022	\$27,000	\$48,000
2023	\$16,000	\$55,000
2024	\$29,000	\$55,000
2025	\$25,000	\$55,000

5+ CS Contributions	5+ CS NQ	5+ CS TQ
2022	\$37,000	\$48,000
2023	\$26,000	\$55,000
2024	\$39,000	\$55,000
2025	\$35,000	\$55,000

# Capital Accumulation Plan

- ✓ Three or more Credited Seasons
  - COVID Amendments: 2020 Benefits contributed to either Cash Balance Plan if Active in 2023 or Nonqualified Annuity Program for Former Players/Above IRS Limits
  - \$2,500 contributions for 2nd and 3rd Credited Seasons
  - Fourth Credited Season and on, players receive contributions below:

Credited Seasons	CAP Contribution
2022	\$40,000
2023	\$44,000
2024	\$46,000
2025	\$50,000





# Access to Benefits Post-Career



## Cash Balance Plan

2 years after their last Credited Season (starting 4/2025)



## Nonqualified Annuity Account

Earlier of age 45 or five years after last Credited Season



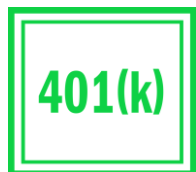
## Tax-Qualified Annuity Account

Age 35 and five years after last Credited Season



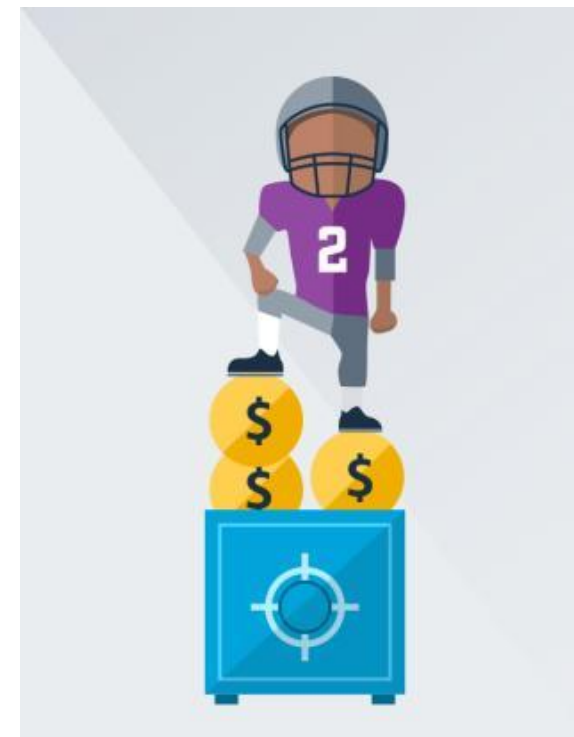
## Capital Accumulation Plan

Age 40 and five years after last Credited Season



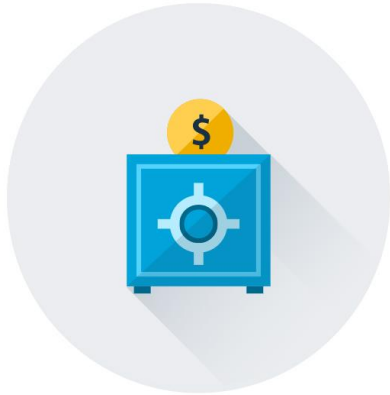
## 401(k) Savings Plan

Age 45—if not employed by a Club



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# Health Reimbursement Account (HRA)



## Contributions

Amount contributed to HRA is based on Credited Seasons

✓ 3 or more Credited Seasons



## Availability

HRA available after five years of NFL Player Insurance Plan coverage ends after last Season in the League



## Eligible expenses

The funds in your HRA can be used to reimburse a wide variety of IRS eligible medical expenses.



## Apply for reimbursements

Once eligible to access HRA, request reimbursements through myCigna.

Credited Seasons	Health Credit
2020 & 2022	\$35,000
2023-2024	\$40,000
2025 through 2026	\$45,000
2027 through 2030	\$50,000

# DEDICATED HOSPITAL NETWORK

	DignityHealth		Baylor Scott & White Health		Intermountain Healthcare/ Desert Orthopaedic Center		Atlantic Health System
	Emory Healthcare		UCHealth		Hoag Hospital		Penn Medicine/ Rothman Orthopaedic Institute
	MedStar Health		Henry Ford Health System		Cedars Sinai		University of Pittsburgh Medical Center
	KaleidaHealth		Bellin Health		Baptist Health South Florida		Stanford Health Care
	Atrium Health/ OrthoCarolina		Houston Methodist		North Memorial Health/ Twin Cities Orthopedics		Virginia Mason Franciscan Health
	Advocate Health Care		Indiana University Health		Mass General Brigham		AdventHealth
	TriHealth		Baptist Health		Ochsner Health		Ascension Saint Thomas/ Tennessee Orthopedic Alliance
	University Hospitals		The University of Kansas Health System		Hackensack Meridian Health/ Hospital for Special Surgery		Inova

Call 800.635.4625, prompt #3 to access services



## **DEDICATED HOSPITAL NETWORK (DHN)**

**VESTED FORMER PLAYERS UNDER AGE 65 ARE ELIGIBLE**

### **EXAMPLES OF COVERED SERVICES**

#### **100% PREVENTIVE CARE INCLUDING:**

- Annual physicals
- Lab tests
- Prostate exams
- Colorectal cancer screenings
- Colonoscopies

#### **IMMUNIZATIONS:**

- Shingles
- Diphtheria
- Tetanus toxoids
- Influenza
- Measles
- COVID-19  
(subject to state and eligibility guidelines)

## **UP TO \$25,000 PER YEAR FOR PRIMARY MEDICAL CARE, INCLUDING\*:**

#### **PHYSICAL THERAPY AND CHIROPRACTIC CARE:**

- Injury rehabilitation
- Post-surgery rehabilitation
- Occupational therapy
- Outpatient visits

#### **PAIN MANAGEMENT:**

- Interventional pain management
- Epidural steroid injections
- Fusions

#### **ORTHOPEDICS SUPPORT:**

- Meniscus repairs
- Arthroscopic surgeries
- ACL reconstructions
- Rotator cuff repairs

#### **HIGH-TECH RADIOLOGY:**

- MRIs
- MRAs
- CAT (CT) scans
- PET scans
- Diagnostic testing and imaging

## **UP TO \$25,000 PER YEAR FOR MENTAL HEALTH SERVICES, INCLUDING\*:**

#### **MENTAL HEALTH SCREENINGS AND OUTPATIENT SERVICES, SUCH AS:**

- Family, marriage and individual counseling sessions
- Partial hospitalization
- Intensive outpatient programs (substance use and/or mental health)

### **SOME THINGS TO KEEP IN MIND**

- You're covered 100% up to the Program's Annual Maximums by always staying in-network.
- There are no benefits for services outside of the Hospital Network.
- Expenses beyond the Program's Annual Maximums may be covered by other plans or programs.

**Review the Summary Plan Description (SPD) for additional benefit details.**



# Pension Plan

- ✓ 3 or more Credited Seasons
  - Normal Retirement age 55
  - Monthly payments for life

## 2020 CBA Highlights:

- Pension Increases for all players
- Vesting to 3 CS for all players
- Increased & Expanded Survivor Benefits

Credited Seasons	Benefit Credit
Through 2011	\$550
2012 through 2014	\$616
2015 through 2017	\$726
2018 through 2030	\$836



### Your credits

Your benefit – which will come in the form of pension payments – is determined by your Credited Seasons.



### Timing

In general, you're eligible to receive your pension money when you turn 55, but there are good reasons to wait.



### Receiving your pension

You choose how and when to start receiving your pension benefits.

# Disability Benefits

**T&P**

**Total & Permanent  
Disability ("T&P")**



Fill out an application,  
supporting documents

**LoD**

**Line-of-Duty  
Disability ("LOD")**



Get examined by a  
neutral physician

**NC**

**Neurocognitive  
Disability ("NC")**



Await decision by  
Disability Committee



If approved, receive  
benefits for a set  
amount of time



# Line of Duty Disability

- For injuries, surgeries, and impairments related to NFL activity
- Deadline to apply: greater of **4 years or number of years equal to Credited Seasons**
- Minimum monthly benefit **\$4,500 payable up to 7 ½ years**
- Point System for Orthopedic Impairments is used to determine whether a Player has a “substantial disablement.” Players qualify if they are rated 9 points or more.
- Submit all Medical, Surgical, Training records with application
- Players can apply online or download applications from [NFLPlayerBenefits.com](https://NFLPlayerBenefits.com)

NC

# Neurocognitive Disability

- Provides Former Players benefits for mild & moderate neurocognitive impairments
- Vested Inactive Players, or Non-Vested players within 7 years of leaving the game
- Reimbursement for eligible healthcare expenses up to \$10,000
- Minimum monthly benefit payable for up to 15 years or age 65:

Plan Years	Mild Category	Moderate
2024-2025	\$4,000	\$6,000
2026-2027	\$4,500	\$6,500
2028-2030	\$5,000	\$7,000





# Total & Permanent Disability

- Provides disability benefits to Active and Vested Former Players with impairments preventing players from working

Category	Monthly Benefit
Active Football	\$22,083
Active Non-Football	\$13,750
Inactive A (within 15 years of last CS)	\$11,250
Inactive B (15+ years after last CS)	\$5,000



# THANK YOU

