



2021 PAIR—Benefits Update
Virtual SEMINAR

Player Insurance Plan

- Life Insurance
- Accidental Death & Dismemberment (AD&D)
- Work/Life Resources (EAP)
- Coverage from first Regular Season game on roster through August 31st

Credited Seasons	Life Insurance Coverage
0-1	\$1,000,000
2	\$1,200,000
3	\$1,400,000
4	\$1,600,000
5	\$1,800,000
6+	\$2,000,000



WORK/LIFE SUPPORT

- Up to 8 face-to-face counseling sessions per issue
- Confidential
- No cost
- Unlimited telephonic consultation
- Available 24 hours a day, 7 days a week
- Household benefit
- 800-635-9671, Prompt #1

Player Insurance Plan

- Health insurance begins once you are on a Regular or Postseason game day roster with qualifying status:
(Active, Inactive, IR, PUP or Practice Squad)
- Eligible dependents also covered
- Coverage & Plan Year end August 31st



- Plan Information & Cards at [MyCigna.com](https://www.mycigna.com) or [MyCigna](#) app
- Make sure you name Life Insurance Beneficiaries

Benefits

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

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)

401(k) Savings Plan

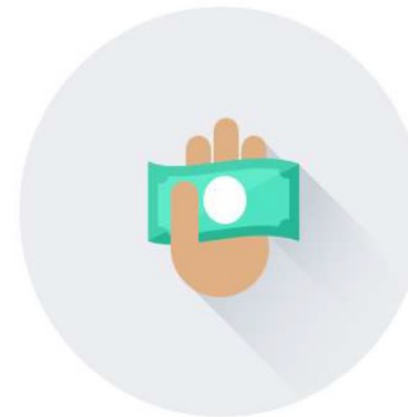
- Players can make contributions from **October 15th** through **March 31st**
- The IRS maximum for calendar year 2021 is **\$19,500**
- ✓ Always 100% vested in 401(k) Savings Plan account balance
- Practice Squad eligible to contribute
- No Club Contributions for 2020-2023 Seasons--COVID Amendments
- Normal Distribution at age 59½; Eligible at age 45 with penalty



Your contributions



Investments

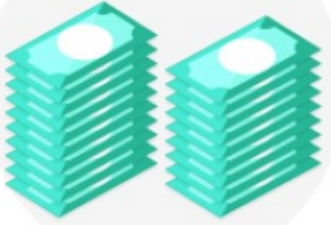


Your withdrawals

In one year, three Players
handle \$19,500 differently...

Invested until age 59½, the
\$19,500 after-taxes would be...

PLAYER A



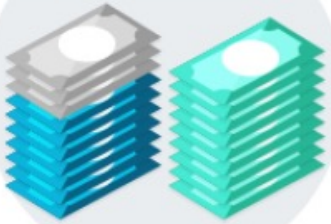
\$19,500 pre-tax

Player A contributes all \$19,500 to his
401(k) Savings Account.



\$114,500

PLAYER B



\$9,750 pre-tax

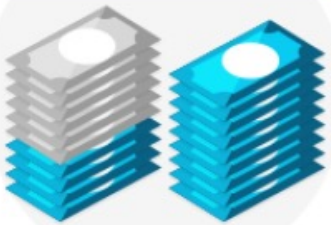
\$6,825 after-tax

Player B contributes only \$9,750 to his 401(k)
Savings Account, receives the rest in his paycheck
after taxes.



\$87,900

PLAYER C



\$0 pre-tax

\$13,650 after-tax

Player C does not contribute to his 401(k) Savings
Account, receives the rest in his paycheck after taxes.



\$61,300

This figure assumes each Player is 23 years old at time of contribution and is taxed at a 30% rate. The projected amounts assume each Player earns 6% annually on his investments with earnings on after-tax investments being subject to taxes in each future year. The 401(k) Savings Plan does not provide guaranteed investment returns. Investment earnings in any case may be greater, lower, or equal to 6% in any given year. Each Player's tax situation is different, and Players should consider consulting their tax advisors for guidance.

COVID-CBA Amendment

Adjustment to the 2020 League Year Player Cost Amount.

- a. *Elimination of Certain Benefits.* The NFL shall have no obligation to fund any of the following Benefits for the 2020 League Year:
 - (i) Second Career Savings Plan (as described in Article 54);
 - (ii) Player Annuity Program (as described in Article 55);
 - (iii) Severance Pay (as described in Article 59);
 - (v) Tuition Assistance Plan (as described in Article 56);
 - (viii) Capital Accumulation Plan (as described in Article 55A).

COVID-19 CBA amendment: For any year when Benefits are eliminated or reduced, the NFL shall maintain data regarding which players would have qualified for such Benefits, and the amounts, as though the Benefits would have been paid. Once the NFL has fully recovered the 2020 and 2021 COVID True-Ups, the NFLPA shall have the right to designate additional amounts in future League years to be paid to 2020, 2021, 2022, and/or 2023 players, as applicable, in the form of new Benefits to offset any reduction in Player benefits.

Tuition Assistance Plan

- Not funded for 2020-2023 Seasons—COVID CBA Amendments
- [Board of Player Reps voted unanimously](#) to pay back eligible players who decide to continue their education. Eligible players who participate in this program would be reimbursed no sooner than the 2023 League Year
- Active Player Benefits (up to \$20,000 each Plan Year)
 - 1 Credited Season before the Plan Year (September 1—August 31) begins and must be on a Qualifying List (Active, Inactive, or IR) for at least one regular season game.
- Practice Squad Benefits (up to \$5,000 each Plan Year)
 - Practice Squad list for at least three regular or post season games.
- For more information: [NFLPA.com/Active-Players/Tuition-Reimbursement](https://nflpa.com/Active-Players/Tuition-Reimbursement)
 - ***Fill out the [Tuition Reimbursement Form](#) or email tuition@nflpa.com***
- Former Players with 2+ Credited Seasons eligible to apply for The Trust's Scholarship Program—up to \$20,000 each year in scholarship benefits

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.

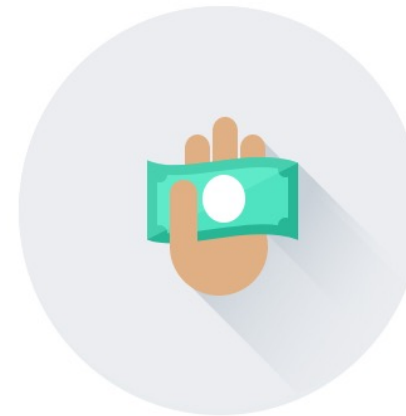
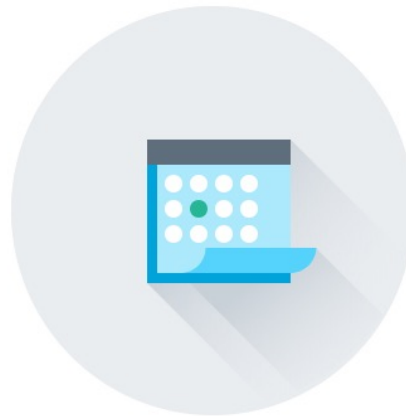
Apply for reimbursements

Once eligible to access HRA, request reimbursements through myCigna.

Pension Plan

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

Credited Seasons	Benefit Credit
2018 – 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

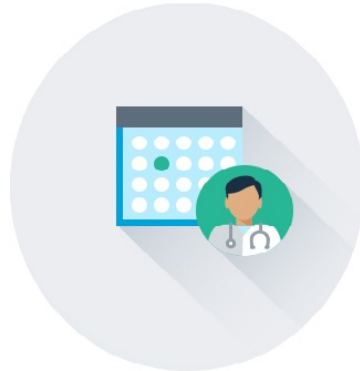
**Total & Permanent
Disability ("T&P")**



Fill out an application,
supporting documents

LoD

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



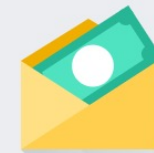
Get examined by a
neutral physician

NC

**Neurocognitive
Disability ("NC")**



Await decision by
Disability Committee



If approved, receive
benefits for a set
amount of time

NFLPlayerBenefits.com



Your financial, health, disability, and career benefits information



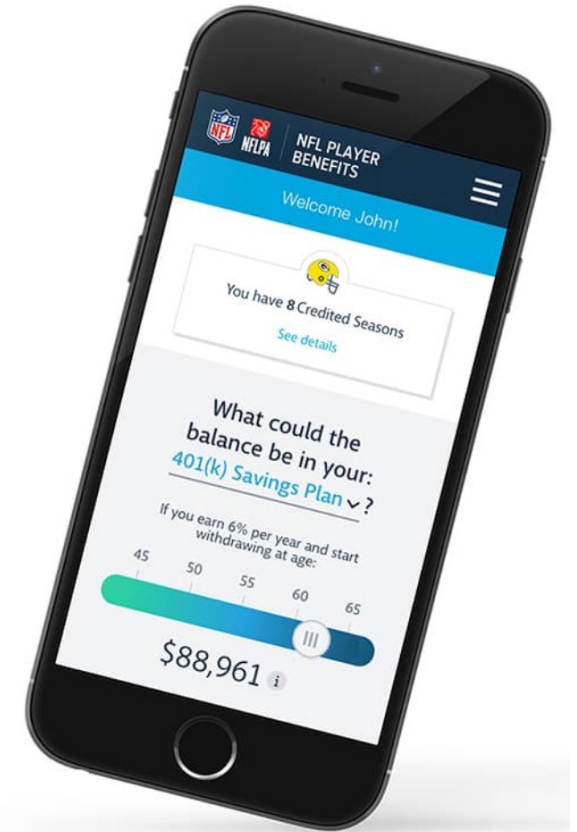
New tools and resources to help you understand your retirement benefits better



The ability to update beneficiaries and apply for benefits online



All the support resources you need



BENEFITS

Contact Us:



NFLPABENEFITS@NFLPA.COM



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The background of the image is a grayscale photograph of a large crowd of people, likely at a public event or concert. A semi-transparent gray rectangle with a fine diagonal line pattern is overlaid across the center of the image. The text "THANK YOU" is centered within this rectangle. To the left of the text is a vertical red line.

**THANK
YOU**