



NFL Former Player Life Improvement Plan
1025 Boulders Parkway, Suite 405
Richmond, VA 23225

The NFL Former Player Life Improvement Plan (the “Plan”) provides additional benefits to you, and eligible family members, where applicable. Benefits under the Plan may have varying eligibility requirements. In general, Players vested under the Bert Bell/Pete Rozelle NFL Player Retirement Plan (“Pension Plan”) by Credited Seasons are eligible for this Plan.

When reviewing this summary of benefits under the Plan, keep in mind that the NFL Former Player Customer Care Center is a valuable resource for you and your family. Should you have any questions on your eligibility or benefits, do not hesitate to call us at **800.635.4625, prompt 1.**



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CHECK OUT THESE BENEFITS FOR FORMER NFL PLAYERS



NFL Former Player
Life Improvement Plan

WWW.NFLPLAYERBENEFITS.COM



NFL Former Player Life Improvement Plan

BENEFITS FOR VESTED FORMER PLAYERS

Joint Replacement Program

The Joint Replacement Program (JRP) is designed to assist with knee, hip or shoulder replacements. The JRP provides the following benefits:

- A minimum of \$2,500 and up to a maximum of \$5,250 per joint towards the cost of expenses associated with coinsurance and/or copays for health care items or services directly related to your surgery
- You have up to 365 days after the date of surgery to complete and submit the required application and documentation to receive joint replacement benefits

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Discount Prescription Drug Card

The Discount Prescription Drug Card is available to you and your eligible dependents after your Continuing Veteran coverage under the Player Insurance Plan ends. The card provides immediate discounts for prescription drugs at any pharmacy in Cigna's network (over 57,000 participating retail pharmacies nationwide, including all major chains):

- Present the card at the pharmacy and you will pay the lower of the discounted price or the pharmacy's regular retail price
- No claim forms to complete and no limit to the number of times you can use the card
- Savings on each prescription may vary and are generally much greater on generic medications and may be as much as 70%

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You may not use your discount card in conjunction with other insurance, including Medicare. However, you may use your card to purchase prescriptions that are not covered by other insurance plans.

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Medicare Supplement

At age 65 or older, if you are covered by Medicare Parts A and B, you are eligible to receive a monthly subsidy of up to \$160 when enrolling in an AARP Medicare Supplement Plan, underwritten by UnitedHealthCare Insurance Company (UHC). Shortly before your 65th birthday you will receive a personalized enrollment kit that explains the benefit in greater detail.

The Plan pays the monthly subsidy directly to UHC and you will be billed by UHC if you have a remaining balance due.

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To speak to **UHC** regarding **Medicare** supplement or **Medicare Part D** questions and options, call **800-545-1797** and identify yourself as a Former Player of the NFL.

Work/Life Resources (EAP) Benefit

After your Continuing Veteran coverage under the Player Insurance Plan ends, the EAP provides free work/life support and resources to you, your dependents and household members, 24 hours a day, 7 days a week. Examples of the benefit include:

- Up to 8 in-person counseling sessions and unlimited telephonic consultations
- Child/parenting support services
- Identity theft services
- Elder Care Support Services

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Vested Inactive Life Insurance

You may be eligible for a life insurance benefit under the Plan. The benefit is \$20,000, plus \$2,000 for each Credited Season beyond the number of seasons required for you to be vested in a Pension Plan benefit. The maximum benefit amount is \$50,000.

This benefit terminates when you begin to receive pension benefits under the Pension Plan or attain age 55, whichever is earlier. When your life insurance coverage terminates, you have the option of converting all or part of your coverage under this benefit to an individual life insurance policy for which you would pay the premiums.

Benefits are paid to your designated beneficiary and it is your responsibility to ensure a current beneficiary designation is on file.

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Neurological and Spine Benefits

The Neurological and Spine Treatment Benefits provide facilitated access, comprehensive evaluation and possible treatment at top-tier medical centers recognized for their expertise in these areas. Each of the medical facilities has a team of specialists led by a physician or surgeon to service eligible Players.

No funding is provided under this benefit, but if you are receiving health insurance benefits through the NFL Player Insurance Plan, the cost of medical care, medical services, or medical supplies approved by the hospital's lead physician will be paid at 100% of the Preferred Providers contracted rates or 100% of the Maximum Reimbursable Charges for non-preferred providers.

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Assisted Living Facilities

The Plan has partnered with Brookdale and Silverado to provide you with special discounts and preferred access – this may mean you do not have to wait to move into a community of your choice and that discounts may be available (they vary by provider). Take advantage of these benefits by identifying yourself as a vested NFL Player.

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Brookdale 888-221-7317
Silverado 866-522-8125

Enhanced Assessment and Counseling Benefit

The Plan Administrator has contracted with licensed psychiatrists and will cover the costs of two visits to a Contracted Psychiatrist per plan year for the assessment, counseling, and potential referral for further treatment.

The Plan does not cover the costs of any treatment under a referral beyond the two visits to a Contracted Psychiatrist in a plan year or the costs of any prescriptions.

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