



Summary of Material Modifications

The NFL Player Tuition Assistance Plan (the “Plan”) is resuming reimbursements for Covered Expenses incurred by eligible Active and Former Players, and for the first time, eligible Practice Squad Players. This Summary of Material Modifications (“SMM”) describes the rules relating to the resumption of this benefit beginning with the 2022 Season. Any other changes to the Plan, if any, will be addressed in subsequent communications.

Effective August 3, 2020, due to the COVID-19 pandemic, and pursuant to the COVID-19 side letter to the 2020 Collective Bargaining Agreement (the “COVID Agreement”), between the NFL Management Council and the National Football League Players Association (collectively the “Parties”), reimbursements under the Plan were suspended for any Covered Expenses paid after August 3, 2020.

The Parties have now agreed to have the Plan resume reimbursements for Covered Expenses beginning with the 2022 NFL Season. Accordingly, eligible Active, Practice Squad, and Former Players who otherwise satisfy all requirements under the Plan, shall be eligible to receive reimbursements for Covered Expenses beginning as follows:

- (a) An Active Player who has earned at least one Credited Season prior to the 2022 Season will be eligible for reimbursement of Covered Expenses, up to the annual maximums, beginning with Courses commencing during the Fall 2022 Semester, if the Player is on a Qualifying List for at least one regular season or post-season game during the 2022 Season, and he satisfies the Plan’s other requirements for reimbursement of Covered Expenses,
- (b) An Active Player who has not earned at least one Credited Season prior to the 2022 Season, and who earns a Credited Season during the 2022 Season, will be eligible for reimbursement of Covered Expenses, up to the annual maximums, beginning with Courses commencing after the 2022 Season, if he satisfies the Plan’s other requirements for reimbursement of Covered Expenses,
- (c) A Player who is on the practice squad for three or more games during the 2022 Season, and is not otherwise eligible for reimbursement of Covered Expenses during the 2022 Plan Year, will be eligible for reimbursement of Covered Expenses, up to the Practice Squad Annual Maximum, beginning with Courses commencing during the Fall 2022 Season, if he satisfies all other Plan requirements for reimbursement of Covered Expenses,
- (d) A Former Player who is not otherwise eligible for reimbursement of Covered Expenses during the 2022 Plan Year, who has at least two Credited Seasons, and who is still within the 72-month period (subject to the tolling period explained below) to use his Former Player Benefit, will be eligible for reimbursement of Covered Expenses, up to his lifetime maximum, beginning with Courses commencing during the Fall 2022 Semester.

The rules for the 2022 Season are summarized in the chart below:

PLAYER STATUS	CORE REQUIREMENT	2022 SEASON COURSES ELIGIBLE	MAXIMUM BENEFIT*
Active Player	At least one Credited Season before 2022 Season	Courses commencing during Fall 2022 Semester through the end of the School Year (August 1, 2022 through July 31, 2023)	\$20,000 for the 2022 Plan Year**
Active Player	Earns first Credited Season in 2022	Courses commencing after the 2022 Season (January 1, 2023 through July 31, 2023)	\$20,000 for the 2022 Plan Year*
Former Player	Earned at least two Credited Seasons prior to 2022 Season	Courses commencing during Fall 2022 Semester through the end of the School Year (August 1, 2022 through July 31, 2023)	Lifetime maximum to be used during 72-month period commencing first Plan Year. Player not eligible as Active Player based on Credited Seasons ("CS")***: 2 CS = \$25,000 3 CS = \$45,000 4 CS = \$65,000 5 CS = \$85,000
Practice Squad Player	On practice squad for at least three games in the 2022 Season	Courses commencing during Fall 2022 Semester through the end of the School Year (August 1, 2022 through July 31, 2023)	\$5,000 for the 2022 School Year*

* Active Players with only one Credited Season, and Practice Squad Players, who do not use the full amount of their 2022 Plan Year benefit, and who are not eligible during the 2023 Plan Year, may use the remaining amount of their 2022 Plan Year benefit during the 2023 Plan Year.

** Covered Expenses paid in August for the Fall Semester shall be deemed as paid in the Plan Year commencing on the September 1st of that Fall Semester.

*** The Lifetime Maximum for Former Players eligible for the Former Player benefit during the 2022 Plan Year, and still eligible for the Former Player benefit for the 2026 Plan Year, excluding any tolling period, shall be increased in accordance with the 2020 CBA.

In implementing the resumption of the Plan's benefits, the following rules shall apply:

- For purposes of calculating the 72-month period under the Former Player Benefit, the period from September 1, 2020, through August 31, 2022, shall be excluded, except that a Former Player whose 72-month period would have expired before the 2026 Plan Year notwithstanding this tolling period, shall not be eligible for the increase in the Lifetime Maximum to be effective beginning with the 2026 Plan Year,
- The 2022 Fall Semester consists of any Course commencing on or after August 1, 2022, and before December 31, 2022,
- Courses commencing during the 2022 School Year, but after the 2022 Season, refers to any Course that commences on or after January 1, 2023, and before July 31, 2023, and
- A Course commences on the earlier of the date the Player pays his tuition and expenses, or the date of the Course's first in-person or virtual class session.

In addition to the resumption of benefits for the 2022 Season, an Active or Former Player who incurred Covered Expenses on or after August 3, 2020, for Courses taken during the 2020 Plan Year, who would have otherwise been eligible for reimbursement of such 2020 Plan Year Covered Expenses but for the COVID Agreement, may now be eligible for reimbursement for such Covered Expenses. Your claim for these Covered Expenses, and all required documentation, **must be submitted to the Plan Administrator within 180 days from the date of this SMM.**

This Summary of Material Modifications ("SMM") addresses only the resumption of benefits for the 2022 Season and 2022 Plan Year, and the retroactive reinstatement of the 2020 Plan Year benefits. For all Seasons and Plan Years after 2022, please refer to the Plan Document and Summary Plan Description to determine your eligibility.

Also, the 2020 Collective Bargaining Agreement between the NFL Management Council and the NFL Players Association required other Plan amendments, some that were delayed by the COVID-19 Side Letter. These additional changes, as applicable, will be effective the later of September 1, 2022, or the date such changes were to be effective under the 2020 CBA, and will be included with the Summary Plan Description to be distributed at the beginning of the 2022 Season.

In the interim, should you have any questions about this Summary of Material Modification or the Plan in general, or if you want to request a copy of the Plan Document and Summary Plan Description call the Plan Administrator at **(800) 635-4625**.

