



# PLAYER BENEFITS

## VESTED ACTIVE PLAYERS

### Benefits for Vested Active Players

#### Available to you unless otherwise specified

The following benefit plans may be available to you as a Vested Active Player, which generally means you have three (3) or more Credited Seasons. Some of the following benefit plans are available to you as an Active Player, while others become available once you are a Former Player. Benefits may have different eligibility and qualification rules and varying contribution amounts depending upon when the Plan was established, the eligible Player's number of Credited Seasons and when they were earned. The following Plans went into effect at different times and under different Collective Bargaining Agreements.

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| <b>NFL PLAYER INSURANCE PLAN</b>   |  |
| <p>You and your eligible dependents receive coverage including Medical, Dental, Vision, and Prescription Drug. You also have Life Insurance and Accidental Death &amp; Dismemberment (AD&amp;D) coverage.</p> <p>Once you become a Vested Former Player, free coverage will continue for you and your eligible dependents for five (5) years, known as Continuing Veteran (CV) coverage.</p>   | <p><b>NFL PLAYER<br/>INSURANCE PLAN</b><br/>800-635-9671<br/><a href="https://myCigna.com">myCigna.com</a></p>         |
| <b>WORK/LIFE RESOURCES</b>   |  |
| <p>You and anyone in your household have access to 100% confidential support through the Work/Life Resources Benefit and can receive up to eight (8) free confidential counseling sessions, virtual or in-person, per topic per Plan Year, and unlimited telephonic and virtual counseling, 24 hours a day, 7 days a week. Examples of the benefit include mental health sessions, relationship counseling, child/parent support services, and more.</p> | <p><b>WORK/LIFE RESOURCES<br/>THROUGH CIGNA</b><br/>866-421-8628<br/><a href="https://myCigna.com">myCigna.com</a></p> |
| <b>TUITION ASSISTANCE PLAN</b>   |  |
| <p>While Active, you may be eligible to receive up to \$20,000 per Plan Year for covered reimbursements.</p> <p>Once you become a Former Player, within 72 months of the first day of the Plan Year following your last regular or postseason game, you may be eligible for up to \$25,000-\$85,000 depending upon your number of Credited Seasons.</p> <p>It is important to call and verify your eligibility and the eligibility of your courses.</p>  | <p><b>NFL CUSTOMER<br/>SERVICE CENTER</b><br/>800-635-4625, prompt 1</p>   |
| <b>SEVERANCE PLAN</b>  |  |
| <p>Severance is automatically issued and provides a lump-sum payment approximately 12 months after your last contract.</p>   |  |

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*This pamphlet is intended to provide a general summary of the benefits that may be available to you. For a complete description of each of the Plan's qualification and eligibility requirements, and the specific benefit options available to you under such Plan, you should refer to the applicable Plan's Summary Plan Description ("SPD") and Plan Document. Any future change to any of the applicable Plans shall be communicated to you through an updated SPD or, where applicable, a Summary of Material Modification. In the event of any inconsistencies between these documents, the Plan Document governs. Additionally, these benefits are in the current 2020 Collective Bargaining Agreement ("CBA") and are subject to change with the next CBA, or earlier as agreed to by the NFL and NFLPA.*

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| <b>401(K) SAVINGS PLAN</b>  | <b>NFL PLAYER<br/>BENEFITS OFFICE</b><br>800-638-3186<br><a href="https://www.NFLPlayerBenefits.com">NFLPlayerBenefits.com</a> |
| Money you save for retirement by deferring salary as an Active Player and receiving matching contributions from your Club. Your Club will contribute \$2 for every \$1 that you put into your account up to \$32,000. You can access your account balance at age 45, unless you are employed by an NFL Club (for example, as a coach) at that time.   |  |
| <b>ANNUITY PROGRAM</b>  |  |
| The Annuity Program is a hybrid plan with two parts. Eligible Players may have both a Tax-Qualified Account and a Nonqualified Account. You may be able to access a portion of your account balance as early as five (5) years out of football. All contributions are made by Clubs.  |  |
| <b>CAPITAL ACCUMULATION PLAN</b>  |  |
| Similar to the 401(k) Plan, you can direct the investment of your account balance. You access your account balance as early as age 40 or five (5) years out of football. All contributions are made by Clubs.   |  |
| <b>PENSION PLAN</b>   |  |
| Provides a specific monthly benefit for your life based on the Credited Seasons you earned. In general, you can begin to receive Pension Benefits as early as age 55. All contributions are made by Clubs.  |  |
| <b>DISABILITY PLAN</b>  |  |
| Offers benefits based on nature of impairment, how you became impaired, your ability to work and other factors.   |  |
| <b>Line of Duty Disability (LOD):</b> Provides support for Former Players with substantial disabling injuries as a result of NFL-football activities. Former Players with four (4) or less Credited Seasons must apply within 48 months after the last date under contract. Former Players with five (5) or more Credited Seasons have the number of years equal to their number of Credited Seasons earned to apply. |  |
| <b>Neurocognitive Disability (NCD):</b> Provides support for Former Players with mild to moderate brain impairments. Former Players with three (3) or more Credited Seasons can apply until they start receiving their Pension.   |  |
| <b>Total and Permanent Disability (T&amp;P):</b> Provides support for Former Players unable to work due to a severe and permanent disability. For placement in the Active categories, eligible Former Players must apply within 18 months after last date under contract. Placement into the other categories is dependent on when your application is received.  |  |
| The Disability Plan also provides benefits to your surviving spouse and/or children in the event of your death while an Active Player.  |  |
| <b>88 PLAN</b>  |  |
| Provides reimbursement of eligible expenses if you are diagnosed with Dementia, ALS or Parkinson's. Up to \$160,000 per year for reimbursement of expenses of in-patient care at an eligible institution and up to \$140,000 per year for reimbursement of expenses of at-home care. Burial benefit up to \$10,000.   |  |

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| <b>NFL DEDICATED HOSPITAL NETWORK PROGRAM</b>   |  |
| A limited benefit program that provides eligible Vested Former Players, under the age of 65, access to a dedicated network of high-quality medical care providers in every NFL City providing services for Preventive Care, Primary Medical Care and Mental Health Services up to the Annual Maximums, where applicable. The Annual Maximums renew on September 1, until the last month of an eligible Vested Former Player's 65th birthday. You must call the Cigna Dedicated Concierge Team each time to access services.   | <b>CIGNA DEDICATED<br/>CONCIERGE TEAM</b><br>800-635-4625, prompt 3<br><a href="https://www.nflplayerbenefits.com">NFLPlayerBenefits.com</a> |
| <b>HEALTH REIMBURSEMENT ACCOUNT PLAN</b>  |  |
| The Health Reimbursement Account (HRA) Plan will help pay for health expenses after your NFL Player Insurance Plan 5-year Continuing Veteran coverage ends. The HRA is funded through NFL Club contributions made while you are an Active Player. You will be able to use this account to cover a wide range of health expenses incurred by you, your spouse, and eligible dependents.  | <b>NFL PLAYER<br/>BENEFITS OFFICE</b><br>800-638-3186<br><a href="https://www.nflplayerbenefits.com">NFLPlayerBenefits.com</a>               |
| <b>FORMER PLAYER LIFE IMPROVEMENT PLAN</b>  |  |
| <p>The benefits below are available to Vested Former Players:</p> <p><b>Joint Replacement Benefit:</b> Up to \$5,250 in reimbursement for knee, hip or shoulder replacement or the Birmingham joint or other approved resurfacing procedure for which you have not already received a benefit under the Plan. The benefit is only available for one procedure per joint.</p> <p><b>Discount Prescription Benefit:</b> Discount prescription card is available to you and your eligible dependents.</p> <p><b>Vested Inactive Life Insurance:</b> Life insurance of \$40,000 for # of Credited Seasons that vested you + \$2,000 for each additional Credited Season thereafter (max of \$50,000). Available until the earlier of age 55.</p> <p><b>Medicare Benefit:</b> At age 65 or older, you are eligible to receive a monthly subsidy of up to \$160 when enrolling in a Medicare policy currently available under the terms of the Plan.</p> <p><b>Enhanced Assessment &amp; Counseling:</b> Two (2) free visits with a psychiatrist per Plan year for the assessment, counseling and potential referral for further treatment.</p> | <b>NFL CUSTOMER<br/>SERVICE CENTER</b><br>800-635-4625, prompt 1   |

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