



PLAYER BENEFITS

VESTED FORMER PLAYERS (PRE-1993)

Benefits for Vested Former Players (Pre-1993)

Available to you unless otherwise specified

The following benefit plans may be available to you as a Vested Former Player, which generally means you have four (4) or more Credited Seasons prior to 1993. 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.

WORK/LIFE RESOURCES 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.	WORK/LIFE RESOURCES THROUGH CIGNA 866-421-8628 myCigna.com
HEALTH REIMBURSEMENT ACCOUNT PLAN Former Players who were under the age of 65 on April 1, 2020, with at least three (3) Credited Seasons and who have never participated in the HRA Plan, received a one-time HRA credit of \$50,000.	HRA TOLL FREE NUMBER 800-501-7633 NFLPlayerBenefits.com
NFL DEDICATED HOSPITAL NETWORK PROGRAM 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 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. Eligible Vested Former Players must call the Cigna Dedicated Concierge Team each time to access services.	CIGNA DEDICATED CONCIERGE TEAM 800-635-4625, prompt 3 NFLPlayerBenefits.com
DISABILITY PLAN Offers benefits based on nature of impairment, how you became impaired, your ability to work and other factors. Neurocognitive Disability (NCD): Provides support for Former Players with mild to moderate brain impairments. Former Players with four (4) or more Credited Seasons can apply until they elect to receive their pension. Total and Permanent Disability (T&P): Former Players with four (4) or more Credited Seasons have 15 years since their last date under contract to apply for Inactive A; after the 15-year period, Players can apply for Inactive B until they elect to receive their pension. The Disability Plan also provides benefits to your surviving spouse and/or children in the event of your death before you begin collecting your pension benefit.	NFL PLAYER BENEFITS OFFICE 800-638-3186 NFLPlayerBenefits.com

(continued on next page)

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.

Benefits for Vested Former Players (Pre-1993)

PENSION PLAN	NFL PLAYER BENEFITS OFFICE 800-638-3186 NFLPlayerBenefits.com
Provides monthly pension benefits beginning generally as early as age 55 and survivor benefits of Players who pass away prior to collecting pension benefits. Adopted with the 2020 CBA, Players that played prior to 2012, including Pre-1993 Players with at least three (3) Credited Seasons not previously eligible for any pension, now receive a \$550 credit for each Credited Season.	
88 PLAN	NFL CUSTOMER SERVICE CENTER 800-635-4625, prompt 1
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.	
DISCOUNT PRESCRIPTION BENEFIT	
Discount prescription card is available to you and your eligible dependents.	
JOINT REPLACEMENT BENEFIT	
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.	
MEDICARE BENEFIT	
At age 65 or older, you are eligible to receive a monthly subsidy of up to \$160 a month when enrolling in a Medicare policy currently available under the terms of the Plan through Alight Retiree Health Solutions.	
ENHANCED ASSESSMENT AND COUNSELING	
You may get two (2) free visits with a contracted psychiatrist per Plan Year for the assessment, counseling and potential referral for further treatment.	

(continued on next page)

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.

Benefits for Vested Former Players (Pre-1993)

<p>PRO FOOTBALL RETIRED PLAYERS ASSOCIATION (PFRPA) DENTAL *</p> <p>In April 2017, PFRPA began notifying and enrolling members in a dental insurance program for its members, Players that effectively retired by July 2013. This benefit is part of the NFL Image and Likeness Lawsuit settlement. The PFRPA Dental Plan, which is administered by MetLife, offers coverage for eligible Former Players and their spouses.</p> <p><i>* This is not a Collectively Bargained Benefit and is not established, maintained, sponsored by, or contributed to by the NFL or its member Clubs, the NFL Management Council or the NFLPA.</i></p>	<p>PRO FOOTBALL PLAYERS DENTAL AND VISION 855-497-6675, option 2 PFRPA.com</p>
<p>PRO FOOTBALL RETIRED PLAYERS ASSOCIATION (PFRPA) VISION*</p> <p>In November 2018, PFRPA began notifying and enrolling members in a vision coverage plan for its members, Players that effectively retired by July 2013. This benefit is part of the NFL Image and Likeness Lawsuit settlement. The PFRPA Vision Plan, which is administered by VSP Vision Care, offers coverage for eligible Former Players and their spouses.</p> <p><i>* This is not a Collectively Bargained Benefit and is not established, maintained, sponsored by, or contributed to by the NFL or its member Clubs, the NFL Management Council or the NFLPA.</i></p>	



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.