

BENEFITS RESOURCES

Thanks to decades of diligence, the NFLPA has hammered out the very best benefits package in professional sports for our member players. This section serves as a general guide to NFL Player Benefits, for more information please contact the Benefits Department at 800-372-2000. Players can also access their detailed benefits information at www.mygoalline.com.

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Post-Career Financial Plan

Financial security for you during and after your football career is a goal of the NFLPA. That's why the NFLPA has negotiated a solid package of programs to help you at different career stages. Together these five plans create a post-career financial plan for you.

There are two things used to calculate these benefits: Credited Seasons and Benefit Credits.

Credited season

Benefits in these plans are generally based on "Credited Seasons." A Credited Season is any season in which you are on one of the following lists for at least three regular-season or post-season games:

- Active
- Injured Reserve
- Physically Unable to Perform

You also will get credit for a "Credited Season" if you are released injured and paid the equivalent of at least three game checks.

STEP 1: Severance Pay Plan

Severance is a benefit that is paid in a lump sum based upon your number of Credited Seasons.

Eligibility

You are eligible for this benefit if you are released during this Collective Bargaining Agreement and have at least two Credited Seasons in the League. Due to changes in the Severance Pay Plan, as of February 2008, you can receive Severance more than once during your career.

Amount

- o \$5,000 per year for 1989-1992
- o \$10,000 per year for 1993-1999
- o \$12,500 per year for 2000-2008
- o \$15,000 per year for 2009-2011

Distributions

You must have a separation of service in order to receive your Severance pay. Separation of service occurs when you have been without a contract for 12 months.





Severance is automatically paid out upon separation of service on the last day of the quarter (i.e. March 31st, June 30th, September 30th and December 31st) unless separation of service is within 20 days of the pay-out, then the payment will be issued the following quarter.

STEP 2: Gene Upshaw NFL Player Health Reimbursement Account Plan

Eligibility

You are eligible for this plan if you earn a Credited Season in 2006 or later Plan years and have three or more Credited Seasons, or your last Credited Season was 2004 or 2005 and you had at least eight Credited Seasons.

Club Contribution

The Club will contribute \$25,000 for each Credited Season, up to a maximum of \$300,000. Interest will not be credited to the HRA account and players cannot contribute their own money to the plan.

Distributions and Eligible Expenses

You receive benefits under the HRA Plan only after your post-career medical coverage under the NFL Players Insurance Plan ends. Players may use this account to pay COBRA continuation of insurance coverage.

The HRA Plan is designed to reimburse payment of eligible expenses on behalf of you and your family. Expenses paid by another plan are not eligible for reimbursement. For more information on eligible and ineligible expenses, please contact the NFLPA Benefits Department at 800-372-2000.

STEP 3: NFL Player Annuity Program

You begin to receive contributions of \$65,000 to the PAP plan after you have earned your **Fourth Credited Season**. If you earned your second or third Credited Season you will have a \$5,000 contribution made to the new Tax-Qualified plan for each of the seasons. You are not vested in the money until you receive your third Credited Season. You are eligible to receive this benefit at **age 35 or five years after** your last Credited Season, whichever is **later**. You may defer payments; however, payments must begin by **age 65**. You can access their NFL Player Annuity account balances and any updates on the plan by going to www.mygoaline.com.

STEP 4: NFL Player Second Career Savings Plan

You are eligible to contribute to the plan and receive a club contribution if you have two (2) Credited Seasons. First year players (not including practice squad players) may contribute to the plan.

Club Contributions

2001-2011: \$2 for each \$1 you make in savings contributions; maximum club contribution for 2007-2008 is \$20,000, the 2009 maximum club contribution will be \$22,000, the 2010 maximum club contribution will be \$24,000 and the 2011 maximum club contribution will be \$26,000. The minimum club contribution for the 2001 season through 2011 is \$3,600, if you elect not to contribute your own pre-tax savings.

Starting with the 2007 season, you will be automatically enrolled into the Second Career Savings Plan. For more information regarding the new auto-enrollment, please contact the NFL Player Benefits Department.

You can choose among nine investment fund options. Those options include:

Stable Value Fund
Value Fund
International Fund
Index Fund
Bond Fund

Balanced Fund
Small Cap Value Fund
Small Cap Core Fund
Growth Fund





You can withdraw the money in your account at **age 45 or later**.

You can also access your Second Career Savings Plan balances and any other updates by going to www.mygoalline.com.

STEP 5: Bert Bell/Pete Rozelle NFL Player Retirement Plan

Benefits Credits

Retirement plan benefits are based on "Benefit Credits." You earn a Benefit Credit for each Credited Season according to the following table. The amount of money you will receive each month upon retirement at age 55 is equal to the sum of Benefit Credits for all of your credited seasons.

<i>Credited Season</i>	<i>Benefit Credit</i>
Before 1982	\$250
1982 through 1992	\$255
1993 and 1994	\$265
1995 and 1996	\$315
1997	\$365
1998-final League year	\$470

Example: You are an Active Player for three or more games of the 1996 through 1999 seasons. Your Benefit Credits total \$1,620 (\$315 + \$365 + \$470 + \$470 = \$1,620). You will, therefore, receive \$1,620 per month when you begin to receive your pension benefit at age 55.

You may be eligible to collect a pension benefit beginning at age 55.

When you retire or leave the league, you will receive a letter from the NFLPA Benefits Department telling you what you are eligible to receive.

You can access more detailed information regarding your pension benefits by going to www.mygoalline.com.

Disability Benefits

If you retire or stop playing because you are injured, disability benefits are critically important and are provided as part of the retirement plan. The following list shows a summary of annual pension disability benefits under the new program by type of disability.

Line of Duty Disability

If you incur a substantial disablement arising out of League football activities (but you are not totally and permanently disabled), you may be eligible for "Line of Duty" disability benefits.

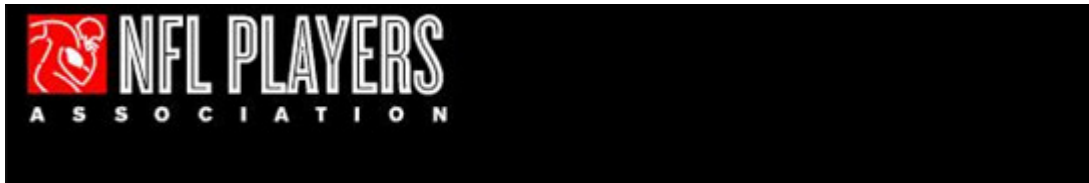
Minimum benefit: 100% of benefit credits but not less than \$1,000/month

Duration of payments: 7-1/2 years

Application time: Greater of four (4) years or the number of years equal to your Credited Seasons. For example, if you are a player with 10 Credited Seasons will be able to apply for Line of Duty benefits at any time up to 10 years after you cease to be an Active Player

Workers Compensation: No off-set





Total and Permanent Disability

Total and permanent disability falls under four categories:

o Active Football

Benefit provided if you are disabled as a result of NFL football activities and shortly thereafter results in a total and permanent disability (unable to work at any occupation).

2003-2011: \$224,000 per year

o Active Non-football

Benefit provided if your disability does not result from football activities but does arise while an active player and results in a total and permanent disability.

2003-2011: \$134,000 per year

o Football (Degenerative)

Benefit provided to take care of you well into the future. If you are a vested player who becomes disabled from football activities and this results in a Total and Permanent Disability before 15 years after your last Credited Season.

2003-2011: \$110,000 per year

o Inactive

Benefit provided for you if your disability resulted from Non-NFL football related activities while you were an inactive vested player or arises from NFL football related activities 15 years or more after the end of your last Credited Season.

2003-2011: no less than \$40,000

Plan 88

Plan 88, established in honor of former NFL Player President, John Mackey, provides vested players benefits for health care relating to dementia.

The Plan will reimburse up to \$88,000 for inpatient services and up to \$50,000 for outpatient services in a given Plan Year.

For more information on this plan, please contact the NFLPA Benefits Department at 800-372-2000.

Administration of the Plans

The Retirement Plan and the Savings Plan are administered by the Fund Office in Baltimore, MD. Sarah Gaunt is the Fund Administrator. The Fund Office can be reached by calling 1-800-638-3186.

Doug Ell, an attorney with the law firm of Groom Law Group in Washington, DC, is counsel for these plans. Bob Williams, whose firm, AON in Baltimore, MD, is the enrolled actuary for the plans and the record keeper for the Savings Plan.

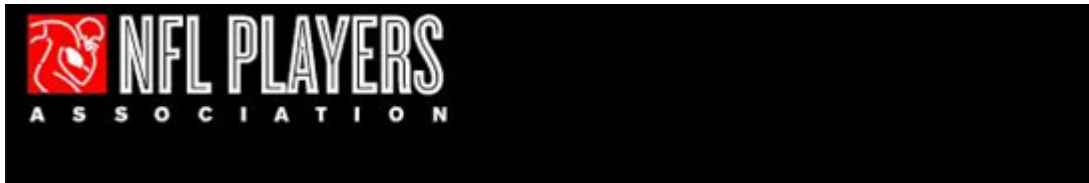
Players are represented on the Board of Trustees for the plans by three trustees who are former players: Tom Condon, Jeff Van Note and Dave Duerson. The alternate trustee is Trace Armstrong.

The NFLPA Benefits Department can help you with any questions concerning your benefits. The Benefits Department can be reached by calling 1-800-372-2000. For more detailed information, players can feel free to access their benefits information at www.mygoalline.com. For all username and password issues relating to www.mygoalline.com, please contact the NFL Player Benefits office in Baltimore at 800-638-3186.

Insurance Benefits

To be eligible for benefits under this Plan, you must have a Qualifying Benefit Status of:





- o Active
- o Inactive
- o Reserve/Injured
- o Reserve/Physically Unable to Perform
- o Practice Squad

Medical, dental and life insurance benefits claims are paid by CIGNA. For claim information, call CIGNA at 1-800-635-9671.

Medical Insurance

As a result of bargaining, the entire cost of all medical benefits for you and your family is paid. You pay nothing for this protection other than annual deductibles and co-insurance. Here is a summary of the medical benefits:

70% of allowable charges for out-of-network services. You will be responsible for 30% after the deductible has been satisfied.

The plan covers players and their dependents

There is an annual deductible of \$400 per person and \$800 for a family

Lifetime maximum benefit increased to \$2.5 million

Dental Insurance

100% of preventive care (such as exams and cleanings) is covered, as is 85% of general services and 50% of major services.

There is an annual deductible of \$50 and an annual maximum benefit of \$2,000.

Life Insurance

Rookies receive \$300,000 coverage at no cost.

Veterans' life insurance coverage increases \$100,000 per year up to a maximum of \$800,000.

Post-Career Insurance

If you are vested under the Bell/Rozelle Plan and released or otherwise sever employment at any time after the 1st regular season game in 2005 or anytime thereafter, you will continue to receive medical/dental coverage for an additional five years.

