

Emotional Strength is more than how you handle the highs and the lows of the game. It's about being able to admit when you need assistance. Stress, depression, addiction—all eat away at you from the inside and take you away from the game and the people you love. You and your family can use the resources below to build emotional strength.



FREE, CONFIDENTIAL COUNSELING

Life can be difficult, and at times push us beyond what we can handle alone. If you or a household member needs any kind of mental health counseling including personal relationships, alcohol or substances of abuse, we're here for you. NFL Player Assistance and Counseling Services has a wide range of resources available to guide you back on track. Services are available to all benefit-eligible NFL Family members and the people who live with them, regardless of medical plan coverage.

- Crisis counseling
- Up to 8 face-to-face sessions per issue per year
- Assistance finding in-network counselors in your area
- Referrals to many resources in your community
- Completely confidential — managed by Cigna, not the NFL

Call 866-421-8628 or go to www.cignabehavioral.com (log in with Employer ID: nflpe).

Please note: Active players are subject to the NFL Drug Policy

PERSONAL OR EMOTIONAL CRISIS SUPPORT

Confidential crisis support for the entire NFL family — current and former NFL players, coaches, team and league staff, and their family members. The NFL Life Line is a free, independently operated resource that connects callers with trained counselors who can assist you with any personal challenge. If you or a loved one is experiencing emotional distress or thoughts of suicide, please call us. We're here for you at any time of the day or night.

- Available 24 hours a day, 365 days a year
- Confidential — caller info not shared with the NFL or Teams
- Online chat available through website

Call 800-506-0078 or visit www.NFLlifeline.org



ENHANCED COUNSELING BENEFIT

The NFL experience brings some unique opportunities as well as some unique challenges. The Enhanced Counseling Benefit can provide support for any mental health concerns, including relationship issues, parenting skills and even learning strategies to assist you with managing the stressors related to an injury.

- Up to 4 sessions with a licensed mental health provider of your choice paid at 100%
- Private and confidential
- For all players (Active and Vested Retired) and their wives and children
- For questions or additional information, please call the NFL Player Insurance Plan Customer Service Center at 800-635-9671.



Personal Strength is more than following the rules, it's about keeping things in perspective and staying focused on what really matters — like family, friends and the future. You and your family can use the resources below to build personal strength.

ADOPTION

We'll aid you in finding local adoption providers and specialists, and provide you with extensive educational resources and articles on topics like:

- How to get started
- Legal and financial issues
- International and domestic adoption procedures

CHILD CARE SERVICES

Compare options like au pair care, family day care, and child care centers — and find the perfect setting for your child. Loads of information and tools on important issues including:

- Assisted child care search
- Background checks
- State laws and regulations

EDUCATION

Hundreds of articles, resources and online seminars are at your fingertips so you can make wise decisions about your family's education from kindergarten through college, such as:

- Search tools for public and private high schools and colleges
- Learning disabilities and special needs resources
- Info on issues from homework to home-schooling

PARENTING

If you're a parent, you want the best for your family, but might not always have the time or the answers you need. Here, you'll find:

- Facts on childhood developmental stages
- Advice on toilet training, sibling rivalry and communication
- Information on discipline, safety, and children's health

PET CARE

Your pet is part of your family, so we understand the importance of finding solutions to any number of needs. Access our pet care resources to ensure that your furry friends are well taken care of, including:

- Adoption search for homeless pets
- Online pet sitter and vet locator
- Articles on pet health and wellness

PRENATAL CARE

Get answers and support throughout every exciting pregnancy stage leading up to birth, from core necessities such as nutrition and exercise to birthing methods. On our site, find things like:

- Due date calculator
- Prenatal Advisories such as Gestational Diabetes
- Facts about delivery and more

ELDER CARE

Making the right decisions when it comes to managing care for elder family members can be difficult. But you've got information and support available to assist you. For example:

- Articles about medical, financial, physical and emotional aging issues
- Search tools for senior housing options, home services, legal aid and more
- Links to federal, state and community senior assistance programs



SPECIAL NEEDS

For parents who face greater challenges than most, our special needs services provide the support you want when facing childhood illness or disabilities, including:

- Facts about Individualized Education Programs (IEPs)
- Information about various conditions and disorders
- Links and resources for autism, ADHD, cerebral palsy and more

SUMMER CARE

Find the perfect summer camp or program for your kids, and address any special concerns your family might have with assistance like:

- Comparison of summer care options
- Camp evaluation sheet and guide
- Tips to prevent camp jitters and homesickness

Get started on strengthening your family's personal wellness today! Here's how to access all these services: Call Cigna at 866-421-8628 or go to www.cignabehavioral.com

and log in with Employer ID: nflpe. Then go to "Work/Life Resources", and click "Accept".

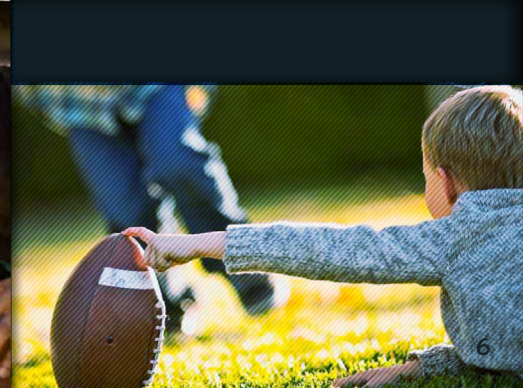


WELCOME TO NFL



IDEAS, INSPIRATION AND SOLUTIONS FOR YOU AND YOUR FAMILY.

CREATED FOR PLAYERS. BY PLAYERS.





Physical Strength is more than how strong you are, it's about fueling your mind and body for optimal performance. A strong heart, low blood pressure, healthy BMI — all are key to avoiding injury and illness now, and years from now. You and your family can use the resources below to build physical strength.



CHRONIC HEALTH CONDITION MANAGEMENT

If you or a family member has a chronic health condition, there are times when you need extra assistance. A health coach can make a significant difference by suggesting small but effective changes — in areas you may not have considered. Health coaching is free (as are the self-service resources we offer) and we can work with you to:

- Create a personal care plan
- Understand medications or doctors' orders
- Identify health risks that affect your condition
- Make educated decisions about your treatment options
- Know what to expect if you need to spend time in the hospital

GET PERSONAL ASSISTANCE MANAGING ANY OF THE FOLLOWING CHRONIC CONDITIONS:

- Acute Myocardial Infarction
- Congestive Heart Failure
- Heart Disease
- Angina • COPD (Emphysema and Chronic Bronchitis)
- Lower Back Pain
- Anxiety
- Coronary Artery Disease
- Metabolic Syndrome
- Asthma
- Depression
- Osteoarthritis
- Bipolar Disorder
- Diabetes (Type I and Type II)
- Peripheral Arterial Disease

A dedicated NFL Personal Health Care Team specialist may call you to get things started, or you can call them at any time. Call 800-635-9671, prompt 7; or visit www.mycigna.com.

THE NFL HEALTHY BABIES PROGRAM

Did you know that good prenatal care and education can prevent premature births and low birth-weight babies? It's true, and why The NFL Healthy Babies Program was created.

We want to ensure optimum health for all NFL moms-to-be during pregnancy. You can get assistance like:

- Up to \$600 for pregnancy-related expenses if you enroll in the first 14 weeks of pregnancy
- Complimentary books on pregnancy
- Information on health issues that impact pregnant women and their babies
- Access to personal health lines
- Tips on diet and exercise during pregnancy

As soon as you find out you're expecting a baby, sign up! Call 800-635-9671, prompt 6.



24-HOUR HEALTH INFORMATION LINE

Wish you had a nurse around-the-clock who could answer your questions and advise you?

You do! Whether you've got a sick infant in the middle of the night, a medication question, or symptoms that you just don't understand, call a Cigna Nurse to get the support you need.

- Nurses available 24/7
- Compassionate assistance whenever you need it
- Optional pre-recorded audio library on a range of health topics
- Referrals to local services, as needed
- Free for NFL Families

Call 800-635-9671, prompt 9.

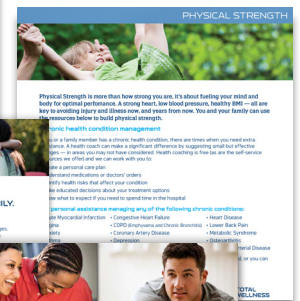
SPINE AND NEUROLOGICAL BENEFITS FOR CONTINUING VETERANS

This service is dedicated to the Total Wellness of our Continuing Vets (CV's) so they can have the opportunity to receive exams and necessary treatment for spine and neurological conditions at no cost.

This service, provided through the Player Insurance Plan, has contracted with top tier medical centers with the expertise to diagnose and treat all aspects of orthopedic and neurological conditions.

Each of these facilities has designated its top specialists to coordinate and oversee all aspects of treatment.

For more information, contact the NFL Player Insurance Plan Customer Service Center at 800-635-9671.



// NFL PLAYER CUSTOMER CARE CENTER

It can be confusing navigating through all of the benefits made available to former players. Whatever questions you may have on your eligibility, how benefits affect you and your family, or additional resources and informational material, the NFL Player Customer CARE Center is your one-stop shop for information. Speak to one of our former player specialists who can answer your questions or connect you directly with the appropriate person, saving you time and making your benefits work for YOU. Give the NFL Player Customer CARE Center a call today at (800) 635-4625.

// NFL FORMER PLAYER LIFE IMPROVEMENT PLAN

Camp The NFL Former Player Life Improvement plan aims to assist vested former players in various aspects of their lives. The Plan provides a range of programs that benefit eligible former players including joint replacement benefits, assisted living benefits, discount prescription drug benefits, Medicare supplement insurance benefits, spine treatment benefits, neurological care benefits and life insurance benefits.

Retired Players are participants in the Plan. You are a Retired Player if you have permanently ceased playing professional football in the NFL and have a vested retirement benefit under the Retirement Plan. However, some Benefits have additional eligibility requirements, so every Retired Player is not eligible for every Benefit. Please contact the NFL Retired Player Customer Care Center if you have questions regarding your eligibility.

JOINT REPLACEMENT PROGRAM

The Joint Replacement Program is designed to assist all vested, former players in need of knee, hip or shoulder replacements by reimbursing eligible players up to \$5,250 towards the cost of expenses associated with their joint replacement surgery. The program also assists players in gaining access to a nationwide network of excellent healthcare facilities and coordinated care. Additional resources may be available for a player without any means of acquiring health insurance coverage.

MEDICARE SUPPLEMENT

The Plan will contribute \$120 per month towards the premium cost of a Medicare supplement insurance plan made available to eligible former players by United Health Care.

VESTED INACTIVE LIFE INSURANCE

A life insurance benefit of up to \$50,000 is available to all vested, former players who have not yet reached age 55 or started to receive their pension through the Bert Bell/Pete Rozelle NFL Player Retirement Plan.

NEUROLOGICAL CARE PROGRAM

The Neurological Care Program makes available neurological specialists at medical centers across the country to evaluate and treat possible neurological conditions among former players. The program will assist players with coordinated care at excellent healthcare facilities nationwide. Each center will have available to former NFL players a team of specialists, led by a neurologist who will serve as a program director. Eligible players who cannot afford treatment may apply to the NFL Player Care Foundation for a grant to cover some or all of the costs of treatment.

DISCOUNT PRESCRIPTION DRUG CARD

Eligible former players and their dependents are offered a Discount Prescription Drug Card which provides for discounts on prescription medication at over 57,000 pharmacies participating in Cigna's network, including all major chains.

ASSISTED LIVING FACILITIES

Two designated Assisted Living Facilities have been selected to meet the sometimes special needs of vested former players. Negotiated discounted rates and special services are made available to former players at these leading national assisted living providers - Brookdale Senior Living and Silverado Senior Living.



// DISABILITY BENEFITS

(under the Bert Bell/Pete Rozelle NFL Player Retirement Plan and the NFL Player Supplemental Disability Plan)

LINE OF DUTY DISABILITY

A former player may be entitled to a Line of Duty ("LOD") disability payment if that player incurs a "substantial disablement arising out of NFL football activities." If you are a former player and would like to determine if you are eligible for LOD, please call the Administration - NFL Player Benefits Office at (800) 638-3186 or click here for further information.

TOTAL & PERMANENT DISABILITY

A player may be entitled to Total and Permanent ("T&P") disability benefits if he is substantially prevented from or substantially unable to engage in any occupation or employment for remuneration or profit. If you are a former player and would like to determine if you are eligible for T&P, please call the Administration - NFL Player Benefits Office at (800) 638-3186 or click here for further information

NEURO-COGNITIVE DISABILITY

Effective April 1, 2012, the NFL Disability Plan will be amended to provide a benefit to eligible players who have a permanent, neuro-cognitive impairment but are not receiving LOD or T&P disability benefits or Pension Benefits under the Retirement Plan. If you are a former player and would like to determine if you are eligible for the Neuro-Cognitive Disability Benefit, please call the Administration - NFL Player Benefits Office at (800) 638-3186 or click here for further information.

// LONG TERM CARE INSURANCE

Vested, former players ages 50-75 are eligible to apply for Long Term Care Insurance provided through Transamerica Life Insurance Company. The cost of the premium for the core benefit is paid for completely by the NFL owners. In addition, a player's spouse may apply for coverage at a substantial discount.

// 88 PLAN

Named for Pro Football Hall of Famer and NFL legend John Mackey, the 88 Plan is the first program of its kind in this country. The 88 Plan provides former players with up to \$100,000 per year for medical and custodial care resulting from dementia, Alzheimer's disease, ALS, and/or Parkinson's disease. More than \$16 million has been distributed to players and their families through this benefit since its inception in September 2007.

JOINT REPLACEMENT BENEFITS

The Plan provides the Basic Benefit to any Eligible Player. If you are covered by Insurance, the Basic Benefit is the lesser of (i) \$5,250 or (ii) your Coinsurance for health care items or services directly related to your surgery, such as your co-pays, provided the expense was incurred within one year of your surgery. If your surgery was performed before October 1, 2009, the \$5,250 benefit was \$5,000.

If a player is not covered by insurance and does not have the means to pay for this surgery, he may qualify for financial assistance from the NFL Player Care Foundation. In that case, they will not bear any of the costs associated with the surgery as long as the surgery is at one of several specially designated facilities. In addition, most normal complications arising from surgery are covered in full, up to a maximum of \$250,000. To receive an application to the Player Care Foundation, please contact the NFL Player Care Foundation at (800) 635-4625 - prompt 1.

For more information regarding the Joint Replacement Benefit Program or to receive an application, please contact the NFL Player Benefits Department at (800) 635-4625 - prompt 2.

>> WHO IS ELIGIBLE FOR THE PROGRAM?

To be eligible for the Basic Benefit, you must be a Retired Player and an independent, Board Certified Orthopedic Surgeon or Rheumatologist must certify, on a form provided by the Plan, that surgery to replace your knee, hip, or shoulder is Medically Necessary. You must then send the certification, along with a completed application, to the Benefits Administrator to obtain confirmation that you are an Eligible Player. Effective November 1, 2010, if you apply for Joint Replacement Benefits after your surgery, the Benefits Administrator must receive the certification and completed application no later than 365 days after the date of the surgery.

>> WHAT ARE THE BENEFITS?

The Program will reimburse, or pay, the lesser of \$5,250 or the coinsurance (if they are covered by insurance). Players are also entitled to special treatment on a VIP basis if they elect to have their surgery at one of the healthcare facilities designated by the NFL Former Player Life Improvement Plan.



>> HOW DO PLAYERS APPLY?

Players must complete an application and a HIPAA authorization form. Also, they must have a Board Certified Orthopedist or Rheumatologist complete the form to certify that joint replacement surgery is medically necessary. Application materials are available by calling the NFL Player Benefits Department at (800) 635-4625.

>> WHERE SHOULD PLAYERS HAVE THEIR SURGERY?

If players have insurance coverage or other financial resources, they may have their surgery anywhere they choose. However, the NFL Former Player Life Improvement Plan will grant access to a network of facilities throughout the country that are designated centers of excellence for joint replacements. If they choose one of these facilities, they will be treated as a VIP simply because they are retired NFL players. If a player qualifies for financial assistance from the NFL Player Care Foundation, surgery must be at one of the facilities designated by the NFL Former Player Life Improvement Plan. These facilities are located throughout the United States and players may choose where they will have their surgery.

>> CAN BENEFITS BE PAID DIRECTLY TO A PROVIDER?

Unless surgery is funded through the NFL Player Care Foundation, Benefits will only be paid to the Player.

>> ARE PLAN BENEFITS SUBJECT TO AN OFFSET?

Generally yes. For example, the joint replacement benefits are secondary to any other plan or arrangement available to cover expenses related to surgery.

>> WHERE SHOULD PLAYERS HAVE THEIR SURGERY?

If players have insurance coverage or other financial resources, they may have their surgery anywhere they choose. However, the NFL Former Player Life Improvement Plan will grant access to a network of facilities throughout the country that are designated centers of excellence for joint replacements. If they choose one of these facilities, they will be treated as a VIP simply because they are retired NFL players. If a player qualifies for financial assistance from the NFL Player Care Foundation, surgery must be at one of the facilities designated by the NFL Former Player Life Improvement Plan. These facilities are located throughout the United States and players may choose where they will have their surgery.

PARTICIPATING FACILITIES

Broward General Medical Center
1600 South Andrews Avenue
Ft. Lauderdale, FL 33316

www.browardhealth.org

Centinela Freeman Regional Medical Center
4650 Lincoln Blvd.
Marina del Rey, CA 90292

www.centinelafreeman.com/Marina

Cleveland Clinic
9500 Euclid Avenue
Cleveland, OH 44195

www.clevelandclinic.org

Georgetown University Hospital
3800 Reservoir Road
Washington, DC 20007

www.georgetownuniversityhospital.org

Good Samaritan Hospital/Arthritis Institute
1225 Wilshire Boulevard
Los Angeles, CA 90017

www.goodsam.org

The Methodist Hospital
6565 Fannin Street
Houston, TX 77030

www.methodisthealth.com

Mount Sinai Medical Center
1190 Fifth Avenue
New York, NY 10029

www.mountsinai.org

Northwestern Memorial Hospital
251 East Huron
Chicago, IL 60611

www.nmh.org

Stanford Hospital
300 Pasteur Drive
Stanford, CA 94305

www.stanfordhospital.com

Texas Orthopedic Hospital/Fondren
Orthopedic Group
7401 South Main Street
Houston, TX 77030

www.texasorthopedic.com

Union Memorial Hospital
201 East University Parkway
Baltimore, MD 21218

www.unionmemorial.org

University of Pittsburgh Medical Center
200 Lothrop Street
Pittsburgh, PA 15213

www.presbyterian.upmc.com

HCR Manor Care
(rehab and physical therapy)
Nationwide

www.hcr-manorcare.com

ASSISTED LIVING BENEFITS

The NFL Former Player Life Improvement Plan has contracted with assisted living providers in the United States to provide special discounts and priority access to eligible Players. These facilities include various arrangements to suit different needs, including Independent Living, Assisted Living, and Skilled Nursing. The Preferred Assisted Living Provider for the Plan is Brookdale Senior Living. Brookdale Senior Living has more than 500 communities in 37 states and covers the geographic areas where many former players now live. Silverado Senior Living focuses on care for residents with Alzheimer's and other memory impairing diseases and has communities in Arizona, California, Texas and Utah. For more information please contact the NFL Player Benefits Department at (800) 635-4625 -prompt 2.

>> WHO IS ELIGIBLE FOR THE PROGRAM?

Players are eligible if they are vested under the Bert Bell/Pete Rozelle NFL Player Retirement Plan.

>> WHAT ARE THE BENEFITS?

Brookdale and Silverado have agreed to grant priority access to eligible players. Often that means he will not have to wait to move into a community of his choice. In addition, there are discounts that vary by provider. For specific information, please contact the provider directly. Will only be paid to the Player.

>> HOW DOES A PLAYER GET THE BENEFITS?

He can take advantage of these benefits by identifying himself as a vested NFL Player if he contacts the assisted living provider directly. He can also contact the NFL Player Benefits Department at (800) 635-4625.

CONTACTS

Brookdale Senior Living (Preferred Provider)
(500 communities in 37 states)

www.brookdaleliving.com

(866) 785-9025

Silverado Senior Living
(Locations in Arizona, California, Texas and Utah)

www.silveradosenior.com

(888) 328-5400

PRESCRIPTION DRUG CARD BENEFITS

The Discount Prescription Drug Card allows eligible players and their families to take advantage of significant discounts that CIGNA has negotiated with more than 57,000 pharmacies in the United States. Access to the Discount Drug Card is free, although the actual price of the prescription drug will depend on the medication and the pharmacy. Generally, the discount is about 70% for generic drugs and 16% for brand-name drugs. The Discount Drug Card is not a form of insurance.

The prescription drug card also gives access to www.myCigna.com and Cigna's Healthy Rewards for discounts on health products, services and programs.

For more information please contact the NFL Player Benefits Department at (800) 635-4625 - prompt 2.

>> WHO IS ELIGIBLE FOR THE PROGRAM?

A Player and his Dependents are eligible for Discount Prescription Drug Benefits if the Player is vested under the Bert Bell/Pete Rozelle Retirement Plan and is not receiving coverage under the NFL Player Insurance Plan.

>> ARE A PLAYER'S DEPENDENTS ELIGIBLE?

If he is an eligible player, then his spouse and any unmarried children under the age of 26 (his "Dependents") also are eligible. He may be required to submit an enrollment form so that his Dependents may receive their own Prescription Drug Cards.

>> WHAT ARE THE BENEFITS?

A player can use his card at any participating pharmacy in the U.S. and receive a discount from the retail price of the prescription drug. The amount of the discount will vary, depending on the prescription drug and the pharmacy. Generally, the discount is about 70% for generic drugs and 16% for brand-name drugs.

>> HOW DO PLAYERS FIND A PARTICIPATING RETAIL PHARMACY?

The discount prescription card is accepted at over 57,000 retail pharmacies nationwide, including all major chains. A player can ask his local pharmacy if they participate or call toll free 800-622-5579 to find out if a specific pharmacy participates in the program. Players may also log onto

www.myCigna.com to access information about participating pharmacies.

>> WHAT DOES A PLAYER DO IF HE LOSES HIS DISCOUNT PRESCRIPTION DRUG CARD?

He should call the NFL Player Benefits Department at (800) 635-4625. He may also print a temporary card from myCigna.com to use until his replacement card arrives.



>> CAN A PLAYER USE HIS CARD TO GET DISCOUNTS ON OVER-THE-COUNTER PRODUCTS AND NON-PRESCRIPTION MEDICATIONS?

This card provides discounts only for prescription medications.

>> HOW IS THIS PROGRAM DIFFERENT FROM TRADITIONAL PRESCRIPTION INSURANCE?

This Program is not insurance, it is a discount prescription program. The card provides immediate discounts at the pharmacy. A player can present his card at the pharmacy and will pay the lower of the discounted price or the pharmacy's regular retail price. There are no claim forms to complete and no limit to the number of times he can use the card. These discounts are available only at participating retail pharmacies.

>> IF A PLAYER CURRENTLY HAS INSURANCE WITH A PRESCRIPTION DRUG CARD, CAN HE USE HIS DISCOUNT PRESCRIPTION CARD WITH HIS CURRENT INSURANCE BENEFIT TO REDUCE HIS COSTS?

No, he cannot use his discount card in conjunction with other insurance, including Medicare. However, he is able to use his card to purchase prescriptions that are not covered by his other insurance plan(s).

>> HOW MUCH WILL HE SAVE?

Savings on each prescription may vary. The discounted price he receives will depend on the medication, whether it is brand or generic and the pharmacy from where he purchases the medication. Savings are generally much greater on generic medications and may be as much as 70%.

>> DOES A PLAYER HAVE TO CHOOSE BETWEEN DISCOUNT PRESCRIPTION CARDS AND THE WAL-MART \$4 GENERIC OPTION?

No, he should always present his discount prescription card at a participating pharmacy, including Wal-Mart. He will receive the lowest price available from the pharmacy for that prescription medicine on that day. He will receive the \$4 price at Wal-Mart when it is lower than the price using the discount prescription card.

VESTED INACTIVE LIFE INSURANCE

Life Insurance Benefits are available to all vested, inactive players who have not yet reached age 55 and have not yet retired under the Bert Bell/Pete Rozelle NFL Player Retirement Plan. Benefits are paid in a single lump sum to the Player's beneficiary, who must file a claim with the Life Insurer, currently the Hartford. To file a claim, to change a beneficiary or for more information regarding Life Insurance Benefits, please contact the NFL Player Benefits Department at (800) 635-4625.

>> WHO IS ELIGIBLE FOR THE PROGRAM?

Players are eligible for benefits if they are vested under the Bert Bell/Pete Rozelle NFL Player Retirement Plan. Coverage begins when they are no longer eligible for life insurance coverage under the NFL Player Insurance Plan and continues until the earlier of (a) he begins his pension benefits under the Retirement Plan or (b) he reaches normal retirement age under the Retirement plan (55 years).

A PLAYER'S LIFE INSURANCE?

The amount of his life insurance is equal to \$20,000, plus \$2,000 for each Credited Season in excess of four (three if his last credited season was after 1992). The maximum benefit is \$50,000.

>> CAN A PLAYER GET LIFE INSURANCE FOR HIS WIFE?

No. This benefit only covers former NFL players.

>> CAN PLAYERS NAME A BENEFICIARY?

Yes. If a player is married at the time of his death, his wife is his beneficiary. He can always name a specific person as his beneficiary by completing the beneficiary designation form.

HOW MUCH IS
NFL PLAYER
BENEFITS

MEDICARE SUPPLEMENT BENEFIT

The NFL Former Player Life Improvement Plan pays \$120 per month towards the premium for coverage under a Medicare supplement program. This benefit is available to any player vested in a retirement benefit under the Bert Bell/Pete Rozelle NFL Player Retirement Plan who is age 65 or older and who also has both Medicare Parts A and B coverage.

To obtain this benefit, a Player must enroll in one of the selected AARP Medicare Supplement Plan choices, underwritten by United HealthCare Insurance Company. Information regarding the available options is sent to an eligible Player shortly before his 65th birthday.

>> WHO IS ELIGIBLE?

A Player is eligible for benefits if he is (1) vested under the Bert Bell/Pete Rozelle NFL Player Retirement Plan, (2) at least age 65 and (3) covered by Medicare Parts A and B.

>> WHAT ARE THE BENEFITS?

The Plan will pay \$120 per month toward the cost of an eligible AARP Medicare Supplement Insurance plan underwritten by United HealthCare. The Plan will pay this monthly subsidy directly to United HealthCare and the Player will be billed for any remaining balance due.

>> WHAT ARE THE MEDICARE SUPPLEMENT PLAN CHOICES?

Retirees in most states have a choice of up to 12 standardized Medicare supplement plans. The plans offer varying levels of benefits and costs.

>> CAN SPOUSES BE COVERED?

A player may elect coverage for his wife, but he must pay the required premium. The \$120 monthly subsidy is not available for this coverage.

>> ARE PRESCRIPTION DRUG PLANS COVERED?

A player may choose to enroll in a prescription drug plan, but he must pay the required premium. The \$120 monthly subsidy is not available for this coverage.

>> MUST PLAYERS BE MEMBERS OF AARP TO RECEIVE THE SUBSIDY?

A Yes, AARP membership is required to enroll in one of the AARP Medicare Supplement Insurance plans. If a player is not already a member of AARP, United HealthCare will pay the fee for the first year of membership. In future years, the Player will be billed by AARP for the annual membership fee (currently \$16).

>> HOW DO PLAYERS ENROLL?

Players will be sent personalized enrollment kits that explain the benefits in greater detail. In addition, players may speak with a Customer Service Representative to ask questions and to enroll.

>> HOW DO PLAYERS CONTACT CUSTOMER SERVICE REPRESENTATIVE?

For Medicare supplement questions, a player should call (800) 545-1797 (TTY 1-877-730-4192) and identify himself as a retiree of the NFL. Customer Service Representatives are available Monday-Friday, 7:00am-11:00pm ET and Saturday, 9:00am-5:00pm ET.

For Medicare Part D (prescription drug) questions, a player may call (800) 545-1797 (TTY 1-877-730-4192), 24 hours a day, 7 days per week.

NFL PLAYER
BENEFITS



SPINE TREATMENT PROGRAM

>> WHAT IS THE SPINE TREATMENT PROGRAM?

Created in June 2009, the NFL spine treatment program makes available spine specialists at five hospitals across the country to evaluate and treat spine-related conditions among retired players. The program will assist players with coordinated care at excellent healthcare facilities nationwide. Each hospital provides an orthopedic spine surgeon who serves as a program director and coordinates the services of a time of healthcare professionals in the evaluation and, if warranted, treatment of eligible former players. The team includes a neurosurgeon and a physiatrist. Eligible players who cannot afford treatment may apply to the NFL Player Care Foundation for a grant to cover some or all of the costs of treatment.

>> WHO IS ELIGIBLE FOR THE PROGRAM?

Players are eligible if they are former NFL players vested under the Bert Bell/Pete Rozelle NFL Player Retirement Plan.

>> WHAT ARE THE BENEFITS?

The Program provides facilitated access, comprehensive evaluation and possible treatment at five top-tier medical centers recognized for their expertise in spine care. Each of the medical facilities has a dedicated orthopedic team led by a spine surgeon to service eligible players. The five medical facilities are:

- Mt. Sinai Medical Center, New York, NY
- Emory Spine Center, Atlanta, GA
- Washington University Medical Center, St. Louis, MO
- University of California Medical Center, San Francisco, CA
- University of California Medical Center, Los Angeles, CA

The Program does not provide any funding. However, financial assistance for players may be available to players who qualify for charitable grants through the NFL Player Care Foundation.

Further information on the Player Care Foundation is available on this site or you may call the Foundation at 1-800-635-4625.

>> HOW DO PLAYERS APPLY?

Players interested in the program should contact the medical facilities directly through one of the contacts below:

Mt. Sinai Medical Center, New York, NY
Dr. Andrew Hecht
212-241-0735

Emory Spine Center, Atlanta, GA
Dr. John Heller
404-778-7000

Washington University Medical Center, St. Louis, MO
Dr. Daniel Riew
314-747-2565

University of California Medical Center, San Francisco, CA
Dr. Robert Tay
415-353-2840

University of California Medical Center, Los Angeles, CA
Dr. Jeffrey Wang
310-319-3334



NFL PLAYER BENEFITS

NEUROLOGICAL CARE PROGRAM

Added to the Player Care Plan in March 2010, the NFL Neurological Care Program makes available neurological specialists at five medical centers to evaluate and treat possible neurological conditions among retired players. The program will assist players with coordinated care at excellent healthcare facilities nationwide. Each center will have available to retired NFL players a team of specialists, led by a neurologist who will serve as a program director. Eligible players who cannot afford treatment may apply to the NFL Player Care Foundation for a grant to cover some or all of the costs of treatment.

>> WHO IS ELIGIBLE FOR THE PROGRAM?

Players are eligible if they are former NFL players vested under the Bert Bell/Pete Rozelle NFL Player Retirement Plan.

>> WHAT ARE THE BENEFITS?

The Program provides facilitated access, comprehensive evaluation and possible treatment at five

top-tier medical centers recognized for their expertise, high-quality service and reputation. Each

center will have available a team of specialists, led by a neurologist who will serve as a program director. The five medical facilities are:

- Mt. Sinai Medical Center, New York, NY
- Morehouse School of Medicine, Atlanta, GA
- Washington University School of Medicine/Barnes-Jewish Hospital, St. Louis, MO
- University of California, San Francisco School of Medicine, San Francisco, CA
- Tulane University, New Orleans, LA

The Program does not provide any funding. However, financial assistance for players may be

available to players who qualify for charitable grants through the NFL Player Care Foundation.

Further information on the Player Care Foundation is available on this site or you may call the

Foundation at 1-800-635-4625.

>> HOW DO PLAYERS APPLY?

Players interested in the program should contact the medical facilities directly through one of the contacts below:

Mt. Sinai Medical Center, New York, NY
Dr. Silvana Riggio
212-774-1722

Morehouse School of Medicine, Atlanta, GA
Chris Thrasher
404-756-8800

Washington University School of Medicine/Barnes-Jewish Hospital, St. Louis, MO
Dr. David Brody
314-362-1381

University of California, San Francisco School of Medicine, San Francisco, CA
Dr. Mitchel Berger
415-353-3933

Tulane University, New Orleans, LA
Dr. Gregory Stewart / Dr. Roger Kelley
504-864-2104



NFL PLAYER BENEFITS