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NFL AND NFL PLAYERS ASSOCIATION EXPAND DISABILITY BENEFITS PROGRAM FOR RETIRED PLAYERS

The NFL Alliance, comprised of the NFL, NFL Players Association, Pro Football Hall of Fame and NFL Alumni Association, announced today a further series of improvements to the NFL disability benefits program as part of the Alliance's continued commitment to address the medical and disability needs of retired NFL players and their families.

The improvements were reviewed Thursday (Feb. 28) at an NFL Alliance meeting in Washington, D.C. Attending the meeting were 10 former players, including Hall of Fame members **HARRY CARSON**, **WILLIE LANIER** and **STEVE LARGENT**, plus **ANDRE COLLINS**, **JEAN FUGETT**, **DARYL JOHNSTON**, **LEONARD MARSHALL**, **BRIG OWENS**, **TROY VINCENT** and **JOHN WOOTEN**. Other attendees included NFL Commissioner **ROGER GOODELL**, NFL Players Association Executive Director **GENE UPSHAW**, NFL Alumni President **FRANK KRAUSER** and Pro Football Hall of Fame President and Executive Director **STEVE PERRY**.

At today's meeting, the NFL and NFLPA announced agreements that would both significantly expand eligibility for disability benefits and increase the amount of the benefit paid to certain recipients. The particular changes announced today are:

- A doubling of the minimum benefit post-career, non-football "total and permanent" disability from \$20,000 to \$40,000 per year for retired players who become disabled unrelated to football. Players would otherwise receive the full amount of their pension, if greater.
- Players who took their NFL pension early, and are therefore ineligible to apply for and receive disability benefits, will be offered a new one-time opportunity to apply for total and permanent disability benefits. These players may establish their disability through either a medical examination or by a total and permanent disability determination from Social Security. The opportunity to apply for benefits will begin on April 1, 2008. Applications will be accepted through July 31, 2008.
- Players who have received a total and permanent disability determination from Social Security will not need to separately establish disability under the NFL plan. Players who were denied benefits under the NFL plan but have subsequently been found disabled by Social Security may have their NFL cases reconsidered. The other good news for retired NFL players is that NFL disability awards are not offset by the amount of any award paid by Social Security.
- The time within which to apply for line of duty disability benefits has been lengthened from the current 48-month period to 48 months or the player's actual number of credited seasons. For example, a 10-year veteran would have 10, rather than, as previously, four years, to apply for this benefit.

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“We are proud to improve upon the most extensive benefits package in professional sports by going well beyond what has been available through our Collective Bargaining Agreement,” said **HAROLD HENDERSON**, NFL executive vice president of labor relations. “These voluntary improvements are consistent with our commitment to address post-career issues and improve the benefits of retired players. No other industry reaches back like this to take care of former employees.”

“These improvements are part of the longstanding commitment of current players and the Players Association to the retired players who came before us,” said **GENE UPSHAW**.

The enhancements in disability benefits announced today are in addition to a series of other improvements announced in December that are designed to reduce red tape, improve the level of service provided to applicants and their families, ensure consistent and high-quality medical reviews, and provide for more prompt decisions on applications for disability benefits under the player pension plan.

Those improvements include:

- Retaining a medical director to consult with the two-person initial claims committee.
- Establishing physician “panels” or “teams,” consisting of doctors with experience in orthopedic and other practices. These teams will initially be located in areas where there is the largest concentration of retired players, including Arizona, California, Florida and Texas, as well as in major metropolitan areas in other states.
- Providing claims specialists to receive calls from applicants via a toll-free number. These specialists will assist in preparing applications and advise applicants on the information that is required.
- Deciding appeals by email to allow for faster decisions on many appeals and avoid requiring applicants to wait for the next scheduled meeting of the retirement board.
- Extending the review period to reduce the number and frequency of continuation reviews for those applicants receiving total and permanent disability benefits by extending the current three-year maximum to at least five years.

The Alliance also discussed the status of other new programs to address the medical needs of retired NFL players. Those include:

- **Joint replacement surgery and rehabilitation** -- Fourteen leading medical centers throughout the U.S. are providing joint replacement surgeries and in-patient rehabilitation services to qualified former players under a special arrangement. Qualified players also receive financial assistance through the NFL Player Care Foundation. HCR Manor Care, a leader in nationwide short-term post-acute rehabilitation services, provides post-surgery rehabilitation and physical therapy to players who qualify for financial assistance from the NFL Player Care Foundation.

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- **Health screening** – Two doctors, funded by the NFL Player Care Foundation, are working with medical centers throughout the country to make it easier for players to get cardiovascular screening without cost. Players found to need cardiovascular care will receive affordable medical, nutritional and other treatment. Obesity screening and education also is provided.
- **Prostate cancer screening** – In conjunction with the American Urological Association, the Alliance will establish a comprehensive program of prostate cancer screening, care and education.
- **Assisted living arrangements** – Negotiated discounted rates and special services are made available to former players at three leading national assisted living providers – Brookdale Senior Living, Inc.; Belmont Village L.P., and Silverado Senior Living, Inc.
- **Prescription drug card** – The NFL and NFLPA are providing retired players with a prescription drug card that permits them to purchase prescription medications at a substantial discount. This new benefit is provided at no cost to former players.

Funding for these initiatives is provided through CBA modifications agreed upon by the NFL and NFLPA and through the newly created NFL Player Care Foundation, which is governed by representatives of the Alliance. The Foundation includes \$10 million from NFL owners added to an existing pool of \$7 million in Alliance funds. This initial \$17 million commitment will be supplemented by on-field player fine money and additional contributions from the NFLPA, other Alliance members, and other interested retired player groups. The newly appointed initial Board of Directors for the Foundation includes **WILLIE LANIER, OZZIE NEWSOME, ANDRE COLLINS** and **RANDY MINNIEAR**, all former NFL players. They will select additional members for the Board.

The Alliance will continue to meet to discuss concerns of retired players and monitor the progress and results of the new programs announced over the past several months.

In addition to the recent enhancements, the NFL and Players Association made the following improvements as part of the Collective Bargaining Agreement in 2006:

- **88 Plan:** Players who are vested under the pension plan are eligible for payment of certain medical and custodial expenses, whether provided at home or in an institution, that are a result of dementia, including Alzheimer's, regardless of the age when care becomes necessary. The benefit will provide up to \$88,000 per year for institutional care or up to \$50,000 per year for in-home nursing care. In addition, the NFL and NFL Players Association are funding research on dementia. The benefit is named in honor of Pro Football Hall of Famer **JOHN MACKKEY**.
- **Pensions:** Pensions of retired players were increased in the 2006 Collective Bargaining Agreement extensions by 25 percent for the amounts earned before 1982 and by 10 percent for the amounts earned in 1982 and later. The minimum increase for retired players was \$50 per month.
- **Widow and surviving children benefit:** Benefits have tripled for the survivors of a player who dies before his retirement benefits begin.

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NOTE: Retired players seeking more information about all of these programs may call 800-635-4625 or visit www.mygoalline.com. In addition, the Alliance is in the process of

contacting as many retired players as possible through team Alumni Association chapters, other retired player groups, and through contact information maintained by the NFL, NFLPA and the Retirement Plan Office.