

- An impairment to the lumbar spine that results in a 20% or greater whole body impairment; or
 - Any combination of lower extremity, upper extremity, and spine impairments that results in a 25% or greater whole body impairment.
- Up to three percentage points may be added to the impairment ratings of a player if he experiences excess pain.

2. DISABILITY APPLICATION AND AWARD PROCEDURE

- **Decisions Are Made By Plan Fiduciaries, Including 3 Former Players:** The Players Association and the NFL do not award or deny disability claims. Final decisions on disability benefits are made by 6 voting members of the Retirement Board – three of whom are former players – and all medical decisions are based on the medical reports of one or more neutral doctors chosen by all voting members, and all medical information submitted by the player.
- **Disability Claims are Processed as Required by Federal Law:** In compliance with federal law, the Retirement Plan gives former players every opportunity to qualify for disability benefits. The process that a player goes through is outlined as follows:
 - **Application:** A player seeking disability benefits begins by completing a written application and sending it to the Plan Office in Baltimore. The Plan Office has a toll-free number that former players can call to ask questions and get forms, and also has a website for downloading forms.
 - **Initial Medical Examination:** The player is then sent to a neutral, qualified physician approved by the Retirement Board for an examination. These physicians are called neutral physicians because they are appointed jointly by the Retirement Board members appointed by the Players Association and the NFL. Based on his examination, the physician provides a written report that describes the player's condition, measures impairments for purposes of LOD benefits, and addresses the player's ability to work.
 - **Initial Decision:** The Disability Initial Claims Committee (the “DICC” or “Committee”) makes initial decisions on disability benefit claims. It is comprised of two individuals – one appointed by the NFL and the other by the NFLPA. The Labor Department required this layer of decision making by federal law in 2002.
 - The Committee reviews the player's entire file, including all medical reports by the Plan neutral physicians and by other physicians submitted by the Player. If the Committee approves the application, disability payments begin immediately.
 - If the Committee denies the player's claim, or if the Committee is deadlocked (in which case the application is deemed denied), the player may appeal, as described below.