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NFLPA & NFL ANNOUNCE NEW RETIREMENT BENEFIT INITIATIVE

NFLPA/NFL/Hall of Fame/NFL Alumni "Alliance" Announces New Fund for Retired Players to Provide Joint Replacement Surgeries and Other Assistance

NFLPA/NFL Commit to New Procedures to Improve and Expedite Disability Awards to Retired Players

NFLPA Executive Director **GENE UPSHAW** and NFL Commissioner **ROGER GOODELL**, at a meeting on July 24 with 11 prominent retired NFL players, announced a new \$7 million fund for retired players to help pay for joint replacement surgeries and other medical assistance. The two also announced a commitment to new procedures to speed up disability awards to retired players. The announcement came as part of a new four-point initiative by the NFLPA/NFL aimed at addressing the concerns and needs of NFL retired players. The four-point program includes the following:

- *Retired Players Medical and Assistance Fund.* The NFLPA/NFL recently-formed "Alliance" to coordinate medical support services for retired players in need of care – comprised of the NFLPA Players Assistance Trust (PAT), the NFL Alumni Association's Dire Need Fund, and the Hall of Fame Enshrinee Assistance Fund – has established an initial \$7 million unified fund to pay for joint replacement surgeries and to address other financial hardships of retired players. Additional funding will be provided by current and retired players, and NFL clubs. The joint replacement surgeries will be available at no cost to retired players without insurance or with financial need. The NFLPA/NFL are in the process of identifying 10-15 leading medical centers across the country to provide these surgeries and developing a central point of contact and common application process.
- *Improve and Expedite Disability Benefits Procedures.* The NFLPA/NFL are committed to improving the process for obtaining disability benefits, including expediting and simplifying the application procedures to ensure that players entitled to disability benefits receive them as quickly as possible. The recent decision to apply Social Security guidelines to the NFL disability benefits is an important element of this effort.
- *Cardiovascular Health (CVH) Program.* The NFLPA/NFL will combine and expand their current cardiovascular health programs available to retired players, including their national subsidized CVH screening program with board-certified cardiologists identified by team doctors.
- *Assisted Living and Improved Post-Retirement Health Insurance.* Commissioner Goodell and Upshaw also said they would explore a new program to provide financial assistance to retired players to facilitate access to assisted living facilities and expanded health insurance options. These two initiatives will be areas of ongoing focus for the league and the Players Association.

NFL Players Association Executive Director and retired player Gene Upshaw said of the announcement, "Since 1993, we have improved both the pension and disability benefits for our retired players. This is something that current players and I have always felt is the right thing to do. Today's announcement builds on our record of continually improving retired players' benefits for well over a decade. Both the NFLPA and NFL recognize that disabled former players need to get the benefits they deserve more quickly, and we've committed to doing just that."

"We all recognize the contributions made by those who played in the NFL," said Commissioner Goodell. "I fully share Gene's commitment to those men and their families. These programs will be part of a continuing package of improved medical-related services for retired players. I am particularly grateful for the valuable advice we received from the former players who attended today's meeting and will look toward them and other retired players for additional guidance as we continue to meet and pursue these important issues."

Attendees at the meeting were positive about the results and the program going forward.

Attending yesterday's meeting were NFL Commissioner Roger Goodell, NFLPA Executive Director and retired player Gene Upshaw, and NFLPA President Troy Vincent. They met with a distinguished group of retired players, including five Hall of Famers: Cornelius Bennett, Frank Gifford (HOF), Ron Johnson, Jack Kemp, Jerry Kramer, Willie Lanier (HOF), Steve Largent (HOF), George Martin, Merlin Olsen (HOF), Brig Owens, and Billy Shaw (HOF).

Details Regarding the Joint Replacement Program

- Hip, knee and shoulder replacement along with related medical and rehabilitation services.
- Network of top medical centers throughout the country.
- Fixed, negotiated fee for services.
- NFL and NFLPA funding for players whose insurance does not fully cover the procedure, or who are without medical insurance.
- Available to any retired player vested under the NFL pension plan.

Details Regarding the Cardiovascular Screening and Education Program

- Screening and education available in all NFL cities, as well as at select events (NFLPA Retired Player meetings, NFL Alumni events, Pro Football Hall of Fame, etc.).
- Screening provided by board-certified cardiologists with assistance from NFL team physicians.
- Screening program and educational material approved by the NFL Cardiovascular Health Committee.

Additional Background on Improved Retired Player Benefits

Last year, as part of the extension of the Collective Bargaining Agreement between the league and its players, a series of improvements in NFL player benefits for retired and current players was approved. They included:

- *Pensions.* Pensions of retired players were increased by 25 percent for the amounts earned before 1982 and by 10 percent for the amounts earned in 1982 and later.
- *Widow & Surviving Children Benefit.* Benefits were tripled for the survivors of a player who dies before his retirement benefits begin. Survivors may receive as much as \$108,000 a year for the first four years under this benefit.
- *88 Plan.* Beginning in 2007, players retired under the pension plan became 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 pay the cost of providing up to \$88,000 per year for institutional care or up to \$50,000 per year for in-home nursing care. There is also an agreement to fund research on dementia. The benefit is named in honor of Pro Football Hall of Famer, John Mackey.