

— **OVERVIEW**



**Teamwork on  
and off the field**

**TEAMWORK ON AND OFF THE FIELD TO KEEP THE PLAYERS HEALTHY**

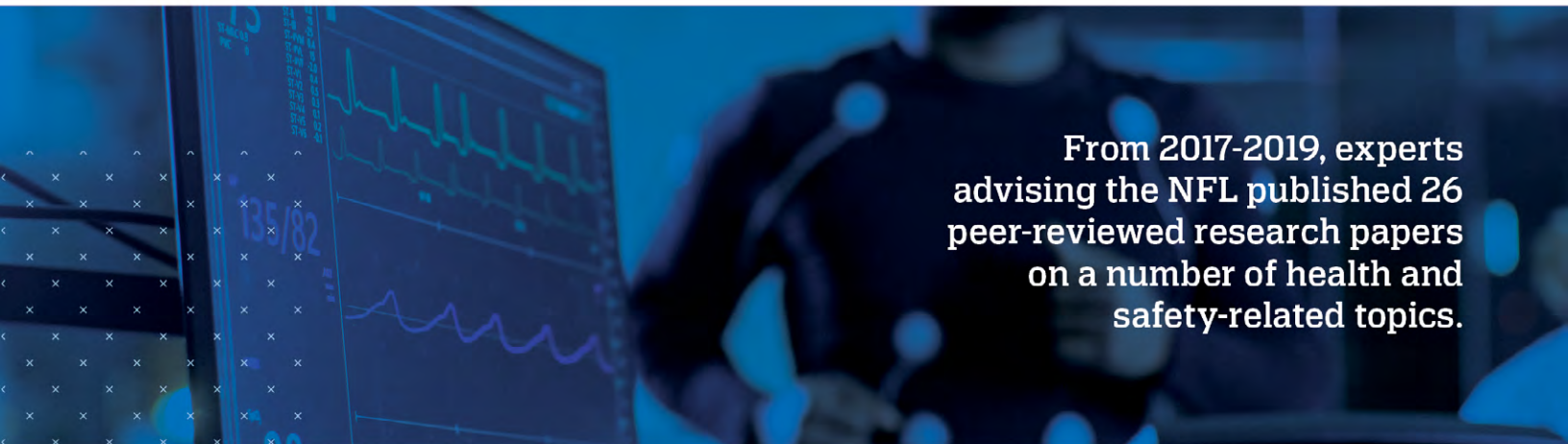
This year, the NFL continued its work with the NFL Players Association, NFL Physicians Society, Professional Football Athletic Trainers Society, as well as the numerous experts on the NFL's medical committees to identify and implement changes intended to make the game safer for everyone.

*see what's new in 2019*

## Off the field, teams of researchers are hard at work

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The experts advising the NFL are active in the research community, recently publishing studies and articles on topics including musculoskeletal injuries, concussion biomechanics, neck and spine trauma, cardiac arrhythmias and sleep apnea, among other topics. These studies are published in various journals, including the American Journal of Sports Medicine, Clinical Biomechanics and the Journal of Athletic Training to name a few.



From 2017-2019, experts advising the NFL published 26 peer-reviewed research papers on a number of health and safety-related topics.



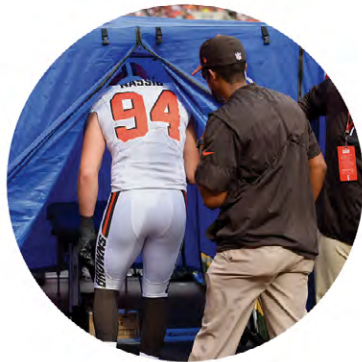
### NFL Medical Committees

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Experts in a wide variety of disciplines volunteer their time to analyze data and research and make recommendations for how the league can continually improve the prevention, diagnosis and treatment of injuries as well as invest in scientific research designed to promote player health and safety.

## The team behind the team, on hand at every NFL game

There's a specialized squad of medical professionals, including team physicians, unaffiliated medical staff and local physicians who watch the field for potential injuries and are available to provide immediate care at every NFL game.



### Concussion protocol

The game day on-site medical team follows a specific and rigorous protocol when encountering concussions on the field. The NFL Head, Neck and Spine Committee—a board of independent and NFL-affiliated physicians and scientists, including medical advisors for the NFL Players Association—developed the NFL Game Day Concussion Diagnosis and Management Protocol in 2011 and updated it regularly to keep pace with the evolving state of the science.

### Return-to-participation protocol

Every NFL player diagnosed with a concussion must follow a five-step process before being cleared to fully practice or participate in an NFL game. This process, developed from internationally accepted guidelines, ensures that each player receives consistent treatment. It also requires a follow-up evaluation and separate clearance by an Independent Neurological Consultant.



## New agreements to protect player health, safety and wellness

The NFL has taken another key step forward in its holistic approach to player health and safety. In 2019, the NFL and NFL Players Association announced two joint initiatives that will support directing additional resources to address pain management and mental health.

The NFL and NFLPA convened sessions with head team physicians, head team internal medicine physicians, head athletic trainers, behavioral health team clinicians, pain management specialists, and others to discuss the requirements in both initiatives.

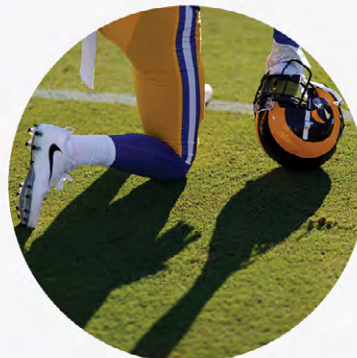


## Elevating behavioral and mental health care

The NFL and NFLPA have formed the Comprehensive Mental Health and Wellness Committee to develop educational programs for players, coaches, club personnel and players' family members regarding mental health and wellness. Additionally, the Committee will collaborate with local and national mental health and suicide prevention organizations to try to reduce stigma related to mental health and promote suicide prevention and awareness. The NFL and NFLPA now mandate that each team retain a Behavioral Health Team Clinician focused on supporting players' emotional and mental health and well-being. The Team Clinician is required to be available to players at the team facility for at least 8-12 hours per week.

## New protocol for player pain management

To establish uniform standards for club practices and policies regarding pain management and the use of prescription medication by NFL players, the NFL and NFLPA formed the Joint Pain Management Committee. The committee will also conduct research concerning pain management and alternative therapies and receive periodic reports from the newly-developed Prescription Drug Monitoring Program which monitors all prescriptions issued to NFL players by club physicians and unaffiliated physicians.



## Supporting former players for life



The NFL seeks to support a lifetime of health and opportunity beyond football with resources that offer healthcare, education and career benefits for not only the players but for their families as well.

*“We are eager to continue our ongoing commitment to support former players through a variety of programs, from pension and other post-retirement financial benefits to life insurance and savings plans to health benefits and counseling services.”*

*-ROGER GOODELL*

NFL Commissioner

# LIFETIME BENEFITS FOR PLAYERS

### **BERT BELL/PETE ROZELLE NFL RETIREMENT PLAN**

The plan provides eligible players with a pension, generally beginning between ages 55 and 65, at the player's option. It also provides certain disability benefits, and widow's and surviving children's benefits.

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### **PLAYER ANNUITY PLAN**

The Player Annuity Plan provides deferred compensation to eligible players. The annuity plan invests the players' collective deferred compensation. The annuity plan is divided between a qualified account and a nonqualified account.

### **HRA PLAN**

The Health Reimbursement Plan provides eligible players and dependents reimbursement of out-of-pocket health expenses.

### **88 PLAN**

Provides reimbursement of eligible expenses if an eligible player is diagnosed with Dementia, ALS or Parkinson's.

### **NEUROLOGICAL CARE BENEFIT**

The NFL has contracted with top medical centers around the country that have special expertise to provide access, evaluation and possible treatment for all eligible retired players.

### **LONG TERM CARE**

Eligible players 50 or older can receive long term care coverage at no cost to them if they meet the underwriting requirements of the insurance provider and are approved. This coverage provides financial support for eligible players if they require long term medical assistance at home, in the community, in assisted living or in nursing homes.

### **JOINT REPLACEMENT BENEFIT**

The NFL provides as much as \$5,250 per eligible player to cover healthcare items or services directly related to knee, hip or shoulder replacement surgery. In addition, the NFL Player Care Foundation provides grants to assist eligible players in need, up to and including the cost of the replacement surgery.

### **MEDICARE SUPPLEMENT BENEFIT**

At age 65 or older, eligible players are able to receive a monthly subsidy of up to \$160 when enrolling in a Medicare supplement policy available through UnitedHealthcare.

### **WORK/LIFE RESOURCES**

EAP provides free work/life support and resources to eligible players, their dependents or household members, 24 hours a day, 7 days a week. Examples of the benefit include up to 8 counseling sessions, child/parent support services and legal services.

## **TUITION ASSISTANCE PLAN**

Eligible players may receive reimbursement for tuition, fees, and books from attending an eligible education institution.

## **NFL LIFE LINE**

This 24/7 service is a free, independent and confidential phone consultation hotline available to all former players, their wives and other family members who may need assistance with matters such as spousal and child safety, mental and physical health, lifestyle and transition in post-NFL life.



## **The NFL player care foundation**

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The NFL recognizes the enormous contributions former players made to the development and success of America's favorite sport — NFL football. To acknowledge and express appreciation for their contributions, the NFL Owners, in partnership with the NFL Players Association, Pro Football Hall of Fame and the NFL Alumni Association, created the NFL Player Care Foundation (PCF) in September 2007. PCF is committed to improving its outreach and impact so that it may better serve retired players.