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## **IMPROVEMENTS MADE TO DISABILITY PLAN PROCEDURES**

The NFL and NFL Players Association have agreed to a series of improvements to streamline and expedite the process for retired players vested in The Bert Bell/Pete Rozelle NFL Player Retirement Plan to receive disability benefits.

In addition to the improvements in the disability procedures, the NFL and NFLPA also agreed to provide retired players with a prescription drug card that will permit them to purchase prescription medications at a substantial discount. This new benefit will be provided at no cost to former players and will be funded under the NFL's Collective Bargaining Agreement.

Following are the changes to the disability procedures:

1. **Medical Director** – The plan will retain a medical director to consult with the two-person initial claims committee and, as needed, with the retirement board to assist in resolving claims. It is expected that this will reduce the number of initial denials at the claims committee level, expediting both initial approvals and the processing of appeals. In addition, the medical director can help ensure that standards are consistently applied, that reports are prepared in a timely basis, and otherwise monitor the performance of neutral physicians.
2. **Physician Panels** – The plan will establish a series of 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 in Arizona, California, Florida and Texas, as well as in other major metropolitan areas. This change will reduce the trips required of people needing to be examined by doctors in different specialties.
3. **Claims Specialist** – The plan will provide a specialist to receive calls from applicants via a toll-free number. This specialist will assist in preparing applications and advise applicants on the information that is required. The completed application will be sent to the applicant for review, verification and signature. The 45-day review period will begin once the signed application is returned. This service will make it more likely that applications are completed correctly the first time and thus reduce the processing time.
4. **Expedited Email Appeals** – The retirement board will, whenever possible, decide appeals via email ballots. This will allow for faster decisions on many appeals and will avoid requiring applicants to wait for the next scheduled meeting of the retirement board.
5. **Extending Review Period** – The plan will 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. Any three trustees may require a continuation review more frequently, although not more frequently than annually, if they decide there is reason to do so.

“We at the NFLPA promised some time ago, including to the U.S. Congress, that we would do our best to improve and expedite the disability claims process, and these five concrete steps plus the prescription drug card help fulfill that promise,” said **GENE UPSHAW**, the NFL Players Association Executive Director.

Earlier this week (December 10), the NFL and NFLPA announced the creation of a new benefit plan to assist eligible retired players in need of joint replacement surgery. The program selected 14 leading medical centers across the country to make available specialized, coordinated care to players covered by this new program,

which includes financial assistance to all players, regardless of their financial situation, to cover the cost of the operations.

“These changes will substantially improve the disability process and are another step in our commitment to address the medical needs of retired players,” adds NFL Executive Vice President of Labor Relations **HAROLD HENDERSON**.

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