

APPENDIX B \ Summary Of Health-Related Changes To The Collective Bargaining Agreements

Note: The below summaries represent our efforts to identify and describe those changes to the collective bargaining agreements (CBAs) that we believe affected player health as defined in this Report, but the summaries are not necessarily exhaustive.

CBA NUMBER: ONE

Date of Execution: November 20, 1968

Effective Begin Date: July 15, 1968

Effective End Date: February 1, 1970

Changes to Player Health Provisions:

1. Creation of "Bert Bell NFL Player Retirement Plan and Trust Agreement" ("Retirement Plan").
2. Creation of Group Medical Insurance policy.
3. Creation of Injury Grievance mechanism.
4. Creation of provision requiring clubs to provide worker's compensation benefits.
5. Creation of Injury Protection benefit.

CBA NUMBER: TWO

Date of Execution: March 29, 1971

Effective Begin Date: February 1, 1970

Effective End Date: January 31, 1974

Changes to Player Health Provisions:

1. Injury Grievances: Added impartial arbitration process; clarified filing and hearing process.
2. Creation of Disability Benefits plan.
3. Creation of Life Insurance policy.
4. Creation of Dental Benefits program for players and their families.
5. Off-Season Workouts: Parties "agree that no veteran player shall be required to perform any activities relating to professional football during the off-season except on a voluntary basis."

CBA NUMBER: THREE

Date of Execution: March 1, 1977

Effective Begin Date: February 1, 1974

Effective End Date: July 15, 1982

Changes to Player Health Provisions:

1. Retirement/Pension Plan: Vesting requirement reduced from five to four Credited Seasons for players who achieve fourth Credited Season in 1974 or later.
2. Group Medical Insurance: Major medical coverage increased to \$250,000. Eighty percent of the first \$3,000 and 100 percent of the excess eligible medical expenses will be reimbursed.
3. Disability Benefits: Benefits increased to \$1,000/month for football injuries and \$500/month for non-football injuries + \$50/month for each dependent child.
4. Life Insurance: Coverage increased to \$30,000 for rookies and an additional \$5,000 per year for each Credited Season up to \$50,000.
5. Dental Benefits: Coverage increased to \$1,000 per year and orthodontics coverage added.
6. Off Season Workouts: Each club can hold one mandatory off-season training camp for veteran players which cannot exceed three days in length and will not include contact work. Teams with new coaches can hold two off-season camps and there is no limit on off-season camps for rookies. Players injured during off-season camps are protected "in the same manner as if injured during the club's pre-season training camp."
7. Pre-Season Training Camps: No player required to report to training camp more than 15 days before first preseason game or July 15, whichever is later.
8. Joint Committee on Player Safety and Welfare established "for the purpose of discussing the player safety and welfare aspects of playing equipment, playing surfaces, stadium facilities, playing rules, player-coach relationships, drug abuse prevention programs and any other relevant subjects." Committee has no power to bind either NFL or NFLPA on any issue.
9. Days Off: Players are entitled to at least four off days a month, though players can be required to receive medical treatment and quarterbacks can be required to attend meetings.
10. PUP List: Any player placed on the Physically Unable to Perform List will be paid at the rate of his full contract salary while on the List.

CBA NUMBER: FOUR**Date of Execution:** December 11, 1982**Effective Begin Date:** July 16, 1982**Effective End Date:** August 31, 1987**Changes to Player Health Provisions:**

1. Group Medical Insurance: Major medical coverage increased to \$1 million.
2. Workers' Compensation: Addition of arbitration mechanism if amount of benefits is disputed.
3. Injury Protection: Maximum benefit increased to \$65,000.
4. Disability Benefits: Benefits increased to \$4,000/month for football injuries and \$750/month for non-football injuries.
5. Life Insurance: Coverage increased to \$50,000 for rookies and an additional \$10,000 per year for each Credited Season up to \$100,000.
6. Dental Benefits: Coverage increased to \$2,000 per year.
7. Season Length: NFL must give 90 days' notice before increasing season to 16 games and must negotiate with NFLPA with regard to additional compensation, subject to arbitration if no agreement reached. Regular season cannot be extended beyond 18 games.
8. Severance Pay: Any player with at least two Credited Seasons who leaves the NFL is entitled to severance payment ranging from \$5,000 to \$140,000 depending on length of service.
9. Club Doctors: "Each club will have a board certified orthopedic surgeon as one of its club physicians. The cost of medical services rendered by club physicians will be the responsibility of the respective clubs. If a club physician advises a coach or other club representative of a player's physical condition which could adversely affect the player's performance or health, the physician will also advise the player."
10. Club Athletic Trainers: All full-time athletic trainers must be certified by the National Athletic Trainers Association.
11. Second Medical Opinion: Players entitled to second medical opinion paid for by club provided player first consults with club doctor and club doctor is provided with report from second opinion doctor.
12. Players' Right to a Surgeon of His Choice: Player entitled to choose his own surgeon at the club's cost provided player first consults with club doctor.
13. Pre-Season Physical: Each player will undergo a standardized minimum pre-season physical examination conducted by the club doctor.
14. Chemical Dependency: Clubs to pay for education and treatment related to chemical dependence.
15. Drug Testing: "The club physician may, upon reasonable cause, direct a player to [a treatment facility] for testing for chemical abuse or dependency problems. There will not be any spot checking for chemical abuse or dependency by the club or club physician."
16. Access to Medical Records: Player entitled to review his medical records twice per season. Players' doctor may obtain copies for use in rendering a medical opinion, but such copies cannot be released to the player or any other person.

CBA NUMBER: FIVE**Date of Execution:** May 6, 1993**Effective Begin Date:** March 29, 1993**Effective End Date:** March 1, 2000**Changes to Player Health Provisions:**

1. Retirement Plan: Future contributions to be made by NFL clubs as necessary to fund the Plan pursuant to certain actuarial assumptions and methods. Vesting requirement reduced to three Credited Seasons for players with at least one Credited Season during 1993. Early Retirement Option eliminated for players beginning career in 1993 or later. Amendment of Plan to include benefits for players who played prior to 1959.
2. Group Medical Insurance: Lifetime benefits increased up to a maximum of \$1 million.
3. Injury Grievances: Addition of "presumption of fitness" if player passes preseason physical.
4. Worker's Compensation: Addition of joint study on workers' compensation laws and moratorium on lobbying on workers' compensation laws.
5. Injury Protection: Maximum benefits increased to \$150,000–200,000 depending on year.
6. Disability Benefits: Benefits divided into five categories: (1) Active Football: \$4,000/month; (2) Active Nonfootball: \$4,000/month; (3) Football Degenerative: \$4,000/month; (4) Inactive Nonfootball: \$1,500/month; and, (5) Dependent Child: \$100/month. Also, included retroactive increases for payments due under prior CBAs.
7. Life Insurance: Coverage increased to \$100,000 for rookies and an additional \$20,000 per year for each Credited Season up to \$200,000.
8. Off-Season Workouts: Creation of minicamps instead. Clubs can conduct offseason workout programs for no more than sixteen weeks with four workouts per week. No more than 14 team practices. Contact work prohibited.
9. PUP List: Player's contract tolled if in last year and unable to perform after sixth regular season game.
10. Severance Pay: Players with at least two Credited Seasons to receive \$5,000 for each Credited Season between 1989 and 1992 and \$10,000 for each Credited Season between 1993 and 1999.
11. Club Doctors: If a player's "condition could be significantly aggravated by continued performance, the physician will advise the player of such fact in writing before the player is again allowed to perform on-field activity."

12. Pre-Season Physical: Substantially the same, plus inclusion of permission to “conduct random testing for steroids” with limits to be negotiated between Commissioner and NFLPA.
13. Access to Medical Records: Addition of player’s permission to obtain records during the off-season upon request.
14. Creation of Steroid Testing: Clubs permitted to “conduct random testing for steroids” with limits to be negotiated between Commissioner and NFLPA.
15. Creation of Second Career Savings Plan: Each NFL club to contribute a total of \$215,000 to plan per year. Participants in plan can receive various payout structures after age 45 if no longer employed by NFL club.
16. Creation of Supplemental Disability Insurance: Creation of a Voluntary Employees’ Beneficiary Association (VEBA).^a Increases benefit amounts due under the Retirement Plan.
17. Creation of Benefit Arbitrator to arbitrate any disputes concerning player benefits.

CBA NUMBER: SIX

Date of Execution: June 6, 1996

Effective Begin Date: March 29, 1993

Effective End Date: March 1, 2003

Changes to Player Health Provisions:

1. Injury Protection: Maximum benefits increased to \$225,000 for 2000–2002.
2. Life Insurance: Coverage increased to \$150,000 for rookies and an additional \$30,000 per year for each Credited Season up to \$300,000.
3. Off-Season Workouts: Healthy, veteran players prohibited from participating in club activities within 10 days prior to training camp; coaches can be fined if club does not comply with rules.

CBA NUMBER: SEVEN

Date of Execution: February 25, 1998

Effective Begin Date: March 29, 1993

Effective End Date: March 1, 2005

Changes to Player Health Provisions:

1. Retirement Plan: Increase in benefits for Credited Seasons prior to 1997; retroactive decrease in vesting requirement from five to four years for players prior to 1975.
2. Group Medical Insurance: Lifetime benefits increased up to a maximum of \$2 million.
3. Worker’s Compensation: Lobbying moratorium to end June 1, 1999.

4. Injury Protection: Maximum benefits increased to \$250,000 for 2003–2004; players allowed to argue they should not have passed post-season physical.
5. Disability Benefits: Change in definitions: “A disability will be deemed ‘permanent’ if it has persisted or is expected to persist for at least 12 months from the date of its occurrence and if the Player is not an Active Player.” Players can obtain disability benefits for psychological disorders caused by NFL activities.
6. Creation of Player Annuity Program: Establishment of program with NFL contribution \$33 million in 1998 up to \$73 million in 2001; player annuity amounts dependent on experience (four Credited Seasons minimum).

CBA NUMBER: EIGHT

Date of Execution: January 8, 2002

Effective Begin Date: March 29, 1993

Effective End Date: March 1, 2008

Changes to Player Health Provisions:

1. Group Medical Insurance: Lifetime benefits increased up to a maximum of \$2.5 million.
2. Worker’s Compensation: No moratorium on lobbying.
3. Injury Protection: Maximum benefits increased to \$275,000 for 2006–2007.
4. Disability Benefits: Disability definition changed to that of the American Medical Association’s “Guides to the Evaluation of Permanent Impairment.”
5. Off-Season Workouts: Off-season workout programs reduced from 16 to 14 weeks; players cannot be at facility for more than four hours per day and not on the field for more than 90 minutes per day; NFLPA given authority to commence investigations; potential discipline against violators increased up to a 4th round draft pick for repeat offenders.
6. Joint Committee on Safety and Welfare: NFLPA has right to commence an investigation before the Joint Committee if it believes “that the medical care of a team is not adequately taking care of player safety.” Neutral doctor will investigate and issue a report concerning the complaint.
7. Supplemental Disability Benefits: Payments to be made automatically to qualifying players unless they have waived the right to receive such benefits.
8. Creation of Tuition Assistance Plan: Establishment of plan whereby clubs will reimburse players for tuition up to \$15,000/year.

^a A VEBA is a tax-free account created for the purpose of providing benefits to employees, such as insurance benefits, severance pay, sick leave, vacation benefits, etc.

CBA NUMBER: NINE**Date of Execution:** March 8, 2006**Effective Begin Date:** March 8, 2006**Effective End Date:** March 1, 2013**Changes to Player Health Provisions:**

1. Worker's Compensation: Clarifies method for calculating a club's right to offset a player's salary with any workers' compensation award.
2. Injury Protection: Maximum benefits increased to \$350,000 for 2012.
3. Life Insurance: Coverage increased to \$300,000 for rookies and an additional \$100,000 per year for each Credited Season up to \$800,000.
4. Severance Pay: Payments increased to \$12,500 for each season between 2000 and 2008 and \$15,000 for each season between 2009 and 2011.
5. Player Annuity Program: Clubs to contribute \$65,000 per player with at least four Credited Seasons.
6. Tuition Assistance Plan: Program extended to players retired within last three years.
7. Creation of Health Reimbursement Account: NFL clubs to contribute based on actuarial assumptions and methods. Account credits up to \$300,000 depending on number of Credited Seasons.
8. Creation of 88 Benefit: Establishment of plan to provide players with dementia up to \$88,000 per year, paid for by NFL.
7. Life Insurance: Coverage increased to \$600,000 for rookies and an additional \$200,000 per year for each Credited Season up to \$1.6 million.
8. Off-Season Workouts: Offseason program reduced to nine weeks in three phases of varying intensity; establishment of uniform workout agreement.
9. Pre-Season Training Camps: Limitations imposed on two-a-day practices. Maximum of three hours of padded practice. All practices to be filmed.
10. Days Off: Generally, one off-day every seven days in preseason and four per month during regular and postseason.
11. Season Length: NFL can increase the number of regular season games only with NFLPA approval which may be withheld at the NFLPA's sole discretion.
12. Severance Pay: \$17,500 for each season between 2012 and 2013 up to \$22,500 for each season between 2017 and 2020.
13. Club Physicians: Clubs required to have orthopedic surgeon and internal, family medicine or emergency medicine physician. Club doctors must have Certificate of Added Qualification in Sports Medicine. Club required to have the following consultants: neurological; cardiovascular; nutrition; and, a neuropsychologist. New provision declaring that "each Club physician's primary duty in providing player medical care shall not be to the Club but instead to the player-patient."
14. Pre-Season Physical: Each player will undergo a standardized minimum pre-season physical examination conducted by the club physician. Clubs prohibited from conducting their own tests for PEDs or drugs or alcohol.

CBA NUMBER: TEN**Date of Execution:** August 4, 2011**Effective Begin Date:** August 4, 2011**Effective End Date:** March 1, 2021**Changes to Player Health Provisions:**

1. Retirement Plan: Benefit amounts increased for past seasons.
2. Group Medical Plan: Elimination of maximum coverage.
3. Injury Grievances: Establishment of Grievance Settlement Committee.
4. Worker's Compensation: Joint committee established to address workers' compensation in California.
5. Injury Protection: Maximum benefits increased to \$1 million in 2011–2012 up to \$1.2 million in 2019–2020. Players can now get "Extended Injury Protection" in second season after injury for \$500,000 in 2012–2014 up to \$575,000 in 2019–2020.
6. Disability Benefits: New plan created, providing for benefits up to \$30,000 per year. "A disability will be deemed 'permanent' if it has persisted or is expected to persist for at least twelve months from the date of its occurrence." Categories of disability include: Active Football; Active Nonfootball; Inactive A; and, Inactive B.
15. Access to Medical Records: Prohibition against showing records to any other person removed. NFL to develop and implement online, electronic medical record system.
16. Minicamps: Greater restrictions on types of activities, pursuant to off-season workout rules. Clubs can hold voluntary veteran minicamp. All minicamps must be videotaped.
17. Supplemental Disability Plan: Incorporated into new NFL Player Disability.
18. Player Annuity Program: Club contributions increase to \$95,000 in 2018–2020.
19. Tuition Assistance Plan: Reimbursement amount increased to \$20,000 in 2015–2020. Program available to players retired within the last four years if they have five Credited Seasons.
20. Health Reimbursement Account: Account credits cannot exceed \$350,000.
21. 88 Benefit: Benefits increased to \$100,000 per year, \$130,000 beginning in 2016.
22. Regular Season and Post-Season Practices: Clubs limited to fourteen padded practices during the season and one per week in the postseason. On-field activities limited to three hours. Four days off during bye weeks. All practices to be filmed.

23. Role of NFLPA Medical Director: NFLPA Medical Director to be a voting member on all NFL healthy and safety committees and will have same access to data as NFL Medical Advisor.
24. Home Game Neutral Physician: “All home teams shall retain at least one [Rapid Sequence Intubation] RSI physician who is board certified in emergency medicine, anesthesia, pulmonary medicine, or thoracic surgery, and who has documented competence in RSI intubations in the past twelve months. This physician shall be the neutral physician dedicated to game-day medical intervention for on-field or locker room catastrophic emergencies.”
25. Creation of Accountability and Care Committee: Committee established “which will provide advice and guidance regarding the provision of preventive, medical, surgical and rehabilitative care for players by all clubs.” Committee has several identified tasks, including conducting a confidential survey every two years to solicit players’ input regarding adequacy of medical care.
26. Creation of Legacy Benefit: Establishment of benefit for players who played prior to 1993. NFL to contribute \$620 million.
27. Long Term Care Insurance Plan: Continues plan already in existence —players are able to obtain a long-term care insurance policy providing maximum benefits of \$150/day for four years.
28. Creation of Former Player Life Improvement Plan: Plan formerly known as NFL Player Care Plan. Plan permits qualifying retired players not otherwise covered by health insurance to receive up to \$250,000 in medical costs for “joint replacements, prescription drugs, assisted living, Medicare supplemental insurance, spinal treatment, and neurological treatment.”
29. Neuro-Cognitive Disability Benefit: Permits qualifying retired players to receive no less than \$3,000 per month for a maximum of 180 months. The medical standards for qualifying for this benefit were to be agreed upon by a Special Committee created by the parties made up of three healthcare professionals with expertise in neuro-cognitive disorders.
30. Support for Former Players: \$22 million annually allocated to healthcare, benefits, funds and programs for former players as determined by the NFLPA.
31. Medical Research: \$11 million annually allocated for medical research.