



FEM-FL Resources

We at the Football Players Health Study at Harvard University recognize that an NFL career can shape the lives of family members in countless ways. To better understand how professional football affects spouses and other family members, we have launched an initiative called Family Experiences Managing Football Lives (FEM-FL). FEM-FL explores how aspects of life within the NFL extends beyond players to affect different areas of their spouses' lives including community, finances, career and education trajectories, mental and physical health, and experiences with discrimination and bias. We hope that the FEM-FL study will help to identify areas of need in an NFL family's life, and that this initiative will lead to recommendations for new systems of education and intervention to support families as they navigate their lives in the NFL community and beyond. We have compiled a list of resources for NFL families. If there are additional resources that should be listed, please contact the FEM-FL team at FEMFL@footballplayershealth.harvard.edu.

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COMMUNITY

Off the Field -- The Official National Football Players' Wives Association

offthefieldpwa.org

Off the Field is led by a group of talented and diverse wives of active and retired professional football players whose mission is “to unite and empower members to perform and support philanthropic initiatives that enhance the quality of life for families in their communities.”

Eligibility: Wives of current and former players.

NFL Thread

nflthread.net

NFL Thread is a free private social network for current and former NFL spouses, mothers, and daughters of retired and active NFL players and coaches. The website allows you to build personal profile pages, promote individual businesses, build social connections, create personal brands, and learn about resources that are designed to empower league women.

Eligibility: Women related or previously related to current and/or former players.

Women's Resource Initiative

<http://www.nflplayerengagement.com/wri/welcome-to-wri/>

The Women's Resource Initiative (WRI) creates community and engagement with women as key influencers in pipeline development and both on and off-field decisions by athletes before, during, and after their NFL playing experience by providing information, resources, and activities encompassing the breadth and depth of football. It encompasses all women in the football community and provides resources for significant others, mothers, and female fans in assisting with various activities, issues, and challenges related to the sport and business of football.

Ladies Council- NFLPA

<https://nflpa.com/ladies-council>

An expansion of the NFLPA mission to focus on the education, engagement, and empowerment of spouses and significant others in order to enable players and their families to successfully navigate their NFL careers mentally, physically, and emotionally. Members of the Ladies Council have access to the following:

- **Monthly Digest:** emails featuring various NFLPA resources
- **Girls Talk:** webinars hosted by subject matter experts featuring an anonymous and private forum.
- **Ladies Network:** build bonds with other NFL women



FAMILY

The Gottman Institute

<https://www.gottman.com/about/>

The Gottman Institute's mission is to help create and maintain greater love and health in relationships. They are committed to an ongoing program of research that increases the understanding of relationships and adds to the development of interventions. Their goal is to make their services accessible to the broadest reach of people across race, religion, class, culture, sexual orientation, and ethnicity. The Gottman Institute offers both help for couples as well as training for mental health professionals.

Better Love

<https://www.betterlove.com/>

Better Love is a \$35, 15 minute assessment for spouses developed by husband and wife duo, Clinical Psychologist Dr. Les Parrott and marriage and family therapist Dr. Leslie Parrott. After completing the assessment, spouses will receive a personalized report to begin using toward developing and improving their relationship. The Better Love Report includes customized insights to provide you with reliable guidance through engaging exercises and conversation starters.

Rachel Terrill, PhD

<http://www.rachelterrill.com/>

Dubbed "Doctor Love" for her work on marriage and relationships, Dr. Rachel Terrill is passionate about making marriages work. In 2004, Rachel launched what has become a thirteen-year investigation of love and marriage in the NFL. She holds a Ph.D. in Communication from The University of South Florida and her research interests include relational communication - what makes people fall in love and what makes people stay in love. Her work on love and relationships has been featured in radio, television, online, and print publications including Sports Illustrated, The Seattle Times, and National Public Radio (NPR). Rachel teaches at Purdue University and Northwest University, writes for the National Football League's Player Engagement website, and serves as an advisor for Harvard University's NFL Players Study as well as the FEM-FL Study.

Family Caregiver Alliance- National Center on Caregiving

<https://www.caregiver.org/>

The mission of FCA is to improve the quality of life for family caregivers and the people who receive their care. For over 40 years, FCA has provided services to family caregivers of adults with physical and cognitive impairments, such as Parkinson's, stroke, Alzheimer's and other types of dementia. Their services include assessment, care planning, direct care skills, wellness programs, respite services, and legal/financial consultation vouchers.. FCA is a longtime advocate for caregivers in areas of policy, health and social system development, research, and public awareness on the state, national



and international levels. The services, education programs, support groups, and resources from FCA are designed with caregivers' needs in mind and offer support, tailored information, and tools to manage the complex demands of caregiving.

NFL- Pro Athletes Outreach

<https://pao.org/nfl/>

A faith-based conference where single and married professional football players and their partners gather each year for a few days of unique community and deep interaction with their faith. Many say it is their favorite week of the year. Although it is programmed and planned with the culture of the NFL in mind, pro athletes from any sport are welcome.



CAREER & EDUCATION

The Princeton Review Test Prep

nfl-pe-stage.azurewebsites.net/resources?pageNum=2&tag=Next

NFL Player Engagement (NFLPE) has formed a relationship with the Princeton Review (TPR) to provide enhanced educational materials and resources to the NFL family. All members of the NFL Family are eligible to receive a 10% discount of TPR's test preparation, including classes and educational books. Information about the discount can be found on the NFL Engagement Zone. The NFL Player Engagement is also collaborating the TPR on the Targeted Learning Program. Targeted Learning is a series of confidential, one-on-one tutoring sessions to assist NFL players, their wives, significant others, and their children to improve their critical reading, writing, grammar and vocabulary skills. NFL Player Engagement will cover the cost of a designated number of Targeted Learning sessions per team each year. TPR provides articles on educational topics that are featured on the Player Engagement website and on the Engagement Zone.

Eligibility: All friends and family of NFLPE.

Coursera, edX, and LinkedIn Learning

coursera.org

edx.org

linkedin.com/learning/

Several educational resources collaborating with leading universities and companies to provide the opportunity to build skills through courses, certificates, and degrees. Courses can range anywhere from enhancing your tech skills to learning advanced mathematics, and the majority are free or offered at a discounted rate.



FINANCE

NFL Player Retirement Plan

nflpaweb.blob.core.windows.net/website/Departments/Benefits/PensionSPD-10.pdf

The Bert Bell/Pete Rozelle NFL Player Retirement Plan provides a vested player with pension benefits and offers survivor protections for his spouse and family. A player is vested after a certain number of credited seasons depending on when he was in the league. Normal retirement age to begin receiving pension payments is 55. Upon retirement, the amount of money a player will receive each month at the age of 55 will be equal to the sum of all benefit credits earned.*

Eligibility: Any vested NFL player. *It is important to note that the 2020 CBA has amended this plan and made changes to its eligibility, please [review](#) recent changes.

Long-Term Care Insurance

nflalumni.org/resource/nfl-long-term-care-insurance-plan/

Players 50 years of age or older are eligible to 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.

Eligibility: NFL retirees eligible for the program are those who are both vested in the Bert Bell/Pete Rozelle NFL Player Retirement plan, and have reached age 50 but are not yet age 76. The spouses of eligible retirees are also eligible to enroll.

Insurance Plan

playsmartplaysafe.com/resource/nfl-benefits/

The plan calls for health insurance to be made available free of charge to eligible players who have played in the league more than three seasons. These players receive five years of free health coverage for themselves and their families after they leave the league. The players then have the option to continue to pay for coverage for an unlimited number of succeeding years.

Eligibility: Any player in the NFL, including practice squad players. Players who are vested under the Bert Bell/Pete Rozelle NFL Player Retirement Plan to receive coverage for five years after their career ends. Players who are not vested are only covered through the end of the plan year. After their career has ended, players have the option of continuing coverage pursuant to the Consolidated Omnibus Budget Reconciliation Act (COBRA) for a period of 18, 29, or 36 months. Players are required to pay the full cost of coverage plus 2% for administrative costs.

Financial Grants

nfilegendscommunity.com

The NFL Player Care Foundation (PCF) provides retired players financial assistance grants on a case-by-case basis. All payments shall be made to creditors rather than individual grant recipients.



Applicants must meet eligibility and financial qualifications, and are required to wait at least two years from their last assistance before reapplying. Grants supported by PCF include:

- Basic living expenses, including transportation and utilities, shelter and housing, including rental and mortgage assistance, and assisted living facilities fees and expenses
- Medical care treatment, including physical health, mental health, neurological health, substance abuse, and pain management
- Ongoing quality of life expenses, such as prescription drugs, medical equipment and supplies, nursing care, and medical treatment

Eligibility: An applicant must be a former NFL player with at least one credited season of NFL play or two seasons of at least eight games each season as a practice player. Widows and children of deceased former NFL players, who would otherwise be eligible for support, may also apply.

Gene Upshaw Player Assistance Trust Fund

<https://www.yourpaf.com/gupat/#.YBF4VuhKjIU>

The Gene Upshaw Player Assistance Trust assists former players who are facing financial hardship due to unforeseen crisis, unaffordable medical situations and players who wish to go back to school to finish their undergraduate degrees. Possible uses include education, medical, housing, utilities, cognitive care, automatic, financial crisis, prescriptions, and more.

Eligibility Any former NFL player or his immediate family in times of financial crisis.

Social Security Administration

<https://www.ssa.gov/>

Find out which Social Security benefits you are eligible to receive as a widow to ensure you financial security after the loss of a loved one.



HEALTH AND WELLNESS

PHYSICAL HEALTH

Zocdoc

www.zocdoc.com

This website is designed to help narrow down your search for a medical provider, whether it be your primary care physician or a specialist. It allows you to search for a specific condition or procedure and filter for your specific insurance carrier. Zocdoc also allows you to see openings in each provider's schedule to be able to book your own appointment.

Healthy Babies Program

<https://www.cigna.com/individuals-families/member-resources/healthy-pregnancies>

Through Cigna Health Insurance, partners of current and former players are eligible for the Healthy Babies Program, designed to help you and your baby stay healthy during your pregnancy and in the days and weeks following your baby's birth. Call 1 (800) 615-2906 to enroll as soon as you know you are pregnant.

NFL Retired Player Dental

Through NFL Legends (<https://players.nfl.com/>), this provides dental coverage for Legends and their spouse.

MENTAL HEALTH

The NFL's Players Assistance and Counseling Services (CIGNA)

<https://nflpa.com/active-players/health/counseling>

This employee assistance benefit is provided to both eligible retired and active players, plus their household family members. It provides individuals as many as eight free counseling sessions a year for matters ranging from family/marital concerns to depression. These services are also available to anyone who lives in the household of an eligible current or former NFL player.

NFL Life Line

nfllifeline.org or 800-506-0078

This free 24/7 confidential crisis line is available to all members of the NFL family – current and former players, league and team staff, and family members of those groups. Trained staff members are available to help you and your loved ones work through any emotional crises. The free, confidential hotline is independently operated to protect your anonymity.

Psychology Today

psychologytoday.com/us

Psychology Today's therapy directory lists clinical professionals, psychiatrist, and treatment centers who provide mental health services in the U.S. and internationally. Each provider has their own



profile listing their qualifications, treatment approach, specialties and a description of their exact costs (including their accepted insurance plans). You may refine your search results based on issues, gender, insurance, types of therapy, faith, language, and age.

Melanin and Mental Health

<https://www.melaninandmentalhealth.com/>

Melanin & Mental Health was born out of a desire to connect individuals with culturally competent clinicians committed to serving the mental health needs of Black & Latinx/Hispanic communities. Their mission is to promote the growth and healing of communities of color through their website, online directory, and monthly events across the United States.

Silence the Shame

<https://silencetheshame.com/who-we-are/mission.html>

Silence the Shame is a nonprofit organization that focuses on education and awareness around mental health. Their programs and initiatives consist of Crisis Response Trainings, Community Conversations, Wellness Trainings, digital content, and outreach events. They aim to normalize the conversation, peel back the layers of shame, eliminate stigma, and provide support for mental well-being.

Done ADHD

<https://www.donefirst.com/>

Done believes everyone should be given access to resources that will set them up for success in life.. If an ADHD diagnosis seems likely, they will assist you to reserve an appointment with one of their licensed health practitioners to get you a free treatment delivery and continuous care to help find the right treatment plan for you.

Cost: Consultation and diagnosis, personalized treatment plan, a free treatment delivery, and continuous care costs \$199 up front, and \$79 /month after. You are free to cancel your membership at any time.

Association of Black Psychologists

<https://abpsi.site-ym.com/>

The Association of Black Psychologists was founded in San Francisco by Black Psychologists from across the country, united to actively address the serious problems facing Black Psychologists and the larger Black community. Guided by the principle of self-determination, these psychologists set about building an institution through which they could address the long neglected needs of Black Professionals. Their goal is to have a positive impact upon the mental health of the national Black community by means of planning, programs, services, training, and advocacy. Their objectives are to organize their skills and abilities to influence necessary change and to address themselves to significant social problems affecting the Black community and other segments of the population whose needs society has not fulfilled.



Hope for Widows Foundation

<https://hopeforwidows.org/>

Hope for Widows Foundation is a national support system for, and developed by, widowed women. Through their private online support, grief awareness initiatives, resources, programs and financial support, they serve to offer caring advocacy and connection through the entire grieving process.

The Liz Logelin Foundation

<http://thelizlogelinfoundation.org/>

The Liz Logelin Foundation was established to assist widows and widowers with young families who find themselves in the heartbreaking, catastrophic situation of having lost a spouse, life-partner, and parent. The Foundation's goal is to financially assist these families as they deal with the loss of their loved ones, and struggle to move forward. The Foundation was established in 2009 by Matthew Logelin, who lost his wife Elizabeth in 2008.



DISCRIMINATION & BIAS

Discrimination and Harassment in the Workplace - National Conference of State Legislatures

<https://www.ncsl.org/research/labor-and-employment/employment-discrimination.aspx>

The U.S. Equal Employment Opportunity Commission enforces federal laws prohibiting discrimination against a job applicant or an employee during a variety of work situations including hiring, firing promotions, training, wages and benefits. The NCSL provides information about federal and state laws currently in place as well as additional resources and contacts for more information.

Labor & Employment Law - The American Bar Association

https://www.americanbar.org/groups/labor_law/resources/pro_bono_work/probono_resources/

The American Bar Association provides a list of resources and quick links to free labor and employment law related pro bono lawyers.



RELOCATION

Pet Transportation

happytailstravel.com

Since 1995, Happy Tails Travel has been shipping pets with a 100% safety record. Their main goal is to provide a safe and sound travel experience for pets to be ready for their new homes.

Moving Encouragement

carolgstratton.com/moving-tips/

Created by Carol G. Stratton, author of “Lake Surrender” and “Changing Zip Codes,” this website includes tips and tricks on everything from making new friends to getting your house “showing ready,” as well as links to other useful moving resources.

livingprosports.com

Resource designed by Lori Warhop, spouse of NFL coach George Warhop. She has moved more than 10 times and has used her personal experience in moving and starting over to help others with frequent relocation due to their spouse’s career choice.

Utilities

allconnect.com

Free web-based service that helps people find utilities (cable, internet, electricity, etc.) at their exact address.

inmyarea.com

Website that helps compare home services available in your area to find the provider that’s right for you and your budget.



RECOMMENDED READING

“Wedded to the Game: The Real Lives of NFL Women,” by Shannon O’Toole

Website: nflwomen.com

Contact: Shannon@nflwomen.com

“The Wives’ Room: A look Behind the NFL Curtain,” by Sally Gardocki

Contact: sally@gardockilawsc.com

“After the Cheering Stops: An NFL Wife’s Story of Concussions, Loss and the Faith that Saw her Through,” by Cyndy Feasel

Website: cyndyfeasel.com

Contact: website, or Phil Van Horn via BallPhild@gmail.com or (818) 517-5880

“That’s Why I’m Here: The Chris and Stefanie Spielman Story,” by Chris Spielman

Website: chrisspielman.com

Contact: chrisspielman.com/contact/

“The 50-Yard Line Mom: One Mom’s Journey Through the NFL and Beyond,” by Jo Ann Pugh

Website: www.50yardlinemom.com

Contact: joann.pugh@50yardlinemom.com

“Playbook” series by Alexa Martin (Fiction)

Website: www.facebook.com/AlexaMartinBooks

“When the Clock Runs Out, 20 NFL Greats Share Their Stories of Hardship and Triumph” by Bill Lyon (Author), Cynthia Zordich (Photographer)

Website: www.nflthread.com/when-the-clock-runs-out



COVID-19

Ways to Stay Connected During the COVID-19 Crisis

<https://namica.org/blog/ways-to-stay-connected-during-the-covid-19-crisis/>

Social distancing and being confined to home are challenging for many, especially those with mental health conditions. It's important that we do our best to take care of ourselves and find ways to remotely stay connected. The National Alliance on Mental Illness provides strategies to help you remain connected to your social network.

COVID-19 Information Sheet

<https://www.cdc.gov/coronavirus/2019-ncov/downloads/2019-ncov-factsheet.pdf>

COVID-19 Vaccinations Information

<https://www.cdc.gov/coronavirus/2019-ncov/vaccines/index.html>

The CDC provides a website for people to gain more knowledge about COVID-19 vaccinations including information about the different types of vaccines, frequently asked questions, myths and facts, and much more.

U.S. Small Business Administration

<https://www.sba.gov/funding-programs/loans/coronavirus-relief-options>

The SBA is offering multiple funding options for those seeking COVID-19 relief including the paycheck protection program, the COVID-19 EIDL loan providing economic relief to small businesses and non-profit organizations, SBA debt relief, and more.