



T&P Plan Benefits

200 St. Paul Place - Suite 2420 - Baltimore, Maryland 21202-2048
410-685-5869 - 800-838-8188 - Fax 410-783-0041



REGISTERED/RETURN RECEIPT

November 28, 2005

ATT: HIGHLIGHTED INSERTS

Mr. Gerald Sullivan
854 North Ogden Avenue
Chicago, IL 60622

Re: Total and Permanent Disability Benefits

Dear Mr. Sullivan:

We respond to your recent request for information about the decision by the Plan's Disability Initial Claims Committee ("Committee") to award you Inactive total and permanent disability ("T&P") benefits effective January 1, 2005. As you may recall, the Committee awarded Inactive T&P benefits with an effective date to be determined at its January 28, 2005 meeting, and set the January 1, 2005 effective date at its July 7, 2005 meeting.

The Committee found that you are eligible for T&P benefits pursuant to the medical reports of Plan neutral physicians Robert Reff (psychiatrist) and John Hefferon (orthopedist). By reports dated December 22 and 24, 2004, Dr. Reff stated that you are totally and permanently disabled due to cognitive impairment and behavioral disinhibition. By reports dated December 3, 2004, Dr. Hefferon stated that you are totally and permanently disabled due to your multiple orthopedic impairments. You also were examined by a Plan neutral neurologist, Dr. Sam Ho. He opined that you are not totally and permanently disabled based on your neurologic condition. Thus, based on the reports of Drs. Reff and Hefferon, the Committee determined that you are totally and permanently disabled with the meaning of the Plan and therefore are eligible for T&P benefits.

Plan section 5.1 states, in relevant part, that eligibility for T&P benefits generally begins on "the later of (a) the first of the month following the date of the total and permanent disability, or (b) July 1, 1993." In your case, the Committee determined that the December 2004 reports of Drs. Reff and Hefferon are the earliest evidence of your total and permanent disability, and therefore that your effective date under Plan section 5.1 is January 1, 2005. The Committee noted that your application requested an effective date of November 1, 2002. The Committee found, however, that there was no medical evidence of your total and permanent disability as of that date.

The Committee determined that the proper category for your T&P benefits is Inactive based on the provisions of Plan section 5.1. As you may know, there are four categories of T&P benefits under Plan section 5.1, as follows:

(a) (Active Football). The monthly total and permanent disability benefit will be no less than \$4,000 if the disability(ies) results from League football activities, arises while the Player is an Active Player, and causes the Player to be totally and permanently disabled "shortly after" the disability(ies) first arises.] 10

(b) (Active Nonfootball). The monthly total and permanent disability benefit will be no less than \$4,000 if the disability(ies) does not result from League football activities, but does arise while the Player is an Active Player and does cause the Player to be totally and permanently disabled "shortly after" the disability(ies) first arises.

(c) (Football Degenerative). The monthly total and permanent disability benefit will be no less than \$4,000 if the disability(ies) arises out of League football activities, and results in total and permanent disability before the later of (1) age 45, or (2) 12 years after the end of the Player's last Credited Season.] 10


(d) (Inactive). The monthly total and permanent disability benefit will be no less than \$1,500 if (1) the total and permanent disability arises from other than League football activities while the Player is a Vested Inactive Player, or (2) the disability(ies) arises out of League football activities, and results in total and permanent disability after the later of (i) age 45, or (ii) 12 years after the end of the Player's last Credited Season. The minimum benefits provided under this Section 5.1(d) will be offset by any disability benefits provided by an employer other than the League or an Employer, but will not be offset by worker's compensation.

~~In your case, the Committee determined that you qualify for the Inactive category because your last Credited Season is 1982 and you reached age 45 on January 15, 1997. The Committee thus found that you became totally and permanently disabled after the later of (i) age 45 or (ii) 12 years after the end of your last Credited Season. The Committee noted that in these circumstances, you do not qualify for any of the other categories of T&P benefits.~~

As described in the Plan's July 11, 2005 letter, you may appeal the Committee's decisions to the Plan's Retirement Board. Your appeal must be received by the Plan Office within 180 days of your receipt of the Plan's July 11, 2005 letter. Your appeal must be in writing. The Retirement Board's next meeting is scheduled for February 9, 2006. For consideration at that meeting, you should submit all additional evidence and argument to the Plan Office by January 9, 2006.

We hope that this letter is helpful to you. Please contact the Plan Office if you have any questions.

Very truly yours;


Paul Scott
Benefits Coordinator

GLG:PRS