NBA PLAYERS' BENEFITS AT-A-GLANCE

As an NBA Player, you have access to a range of benefits to help you during your career and after your playing days end.

New for 2026: You can now review personalized information relating to your NBA player benefits by accessing the new player benefits portal at www.mygameplan.com.

BENEFITS DURING YOUR CAREER: *PROTECTION FOR TODAY*

Benefit	How It Works	Who To Contact
Medical Benefits *(Benefits For Medical Services/Supplies and Mental Health Support)*	• You can use any medical provider, but using a Cigna provider reduces your out-of-pocket costs. • **In-Network:** No cost for preventive care. Copayments for visit to primary care or specialist ($25), emergency room ($100) and urgent care facility ($100). No annual deductible and no out-of-pocket maximum. • **Out-of-Network:** $500 (single) / $1,500 (family) deductible, then Plan pays 80%; maximum out of pocket: $1,500 (single) / $4,000 (family).	**NBA Players' Health Service Center:** 855-497-6669, Option 1 **Cigna Healthcare:** 800-244-6224 www.cigna.com or www.mycigna.com (These benefits are all insured by Cigna; must register for a myCigna account) **Your Team Benefits Representative**
Prescription Drug Benefits	• **In-Network Retail Pharmacy:** Copayments for generic ($5) / preferred brand ($10) / non-preferred brand ($25) for 30-day supply. • **Cigna's Home Delivery Program:** Copayments for generic ($10) / preferred brand ($20) / non-preferred brand ($50) for 90-day supply. • **Out-of-Network:** Plan pays 80% per prescription order or refill.	
Dental Benefits	• You can use any dental provider, but using a Cigna provider generally reduces your out-of-pocket costs. Out-of-network services are subject to the reasonable and customary allowance (*i.e.*, the amount that Cigna determines is typical for the service in the geographic area in which you obtain the service). • **In-Network or Out-of-Network:** No cost for preventive care. $25 (single) / $75 (family) deductible. For non-orthodontia services, the Plan pays 90% for basic and 60% for major services up to a $3,000 annual maximum per person. Orthodontia services are covered at 60% up to a $2,000 lifetime maximum per person.	
Eye-Care Benefits *(Benefits For Vision Exams And Eyewear)*	• You can use any eye-care provider, but using an EyeMed provider provides greater benefits. • **In-Network:** No cost for annual exams and lenses. A $250 allowance for eyeglasses and frames or contacts. • **Out-of-Network:** Costs determined according to a schedule based on the type of service.	**NBA Players' Health Service Center:** 855-497-6669, Option 1, then Option 3 **EyeMed:** 866-723-0514 eyemed.com **Your Team Benefits Representative**
Life and Accidental Death & Dismemberment (AD&D) Coverage *(Financial Protection In The Event Of Death Or Accidental Loss)*	• Flat $1,000,000 payable to your beneficiary if you die from any cause while covered. • An additional benefit is payable, according to a schedule, if you die or suffer a loss as the result of a covered accident.	**NBA Players' Health Service Center:** 855-497-6669, Option 1, then Option 4

Disability Benefit
(Financial Protection In The Event Of Disability)
	• **Eligibility:**
	  ○ Active players only, so long as the disability occurs while covered and before age 35.
	• **Benefits:**
	  ○ Insured by Houston Casualty Company ("HCC").
		NBA Players' Health Service Center: 855-497-6669, Option 1, then Option 5

	○ Subject to the Collective Bargaining Agreement, the disability benefit is $2,500,000 payable to you after a 12-month elimination period during which you remain totally disabled. ○ Must be repaid to HCC if you ever play in another NBA regular season game.	
Tuition Reimbursement Benefit *(Reimburses Eligible Education-Related Costs For Qualifying Education Programs)*	The Tuition Reimbursement benefit encourages the growth and development of your skills, abilities, and knowledge off the court by providing reimbursement for eligible academic fees, including textbooks and tuition costs for qualifying education programs. The benefit also covers certain expenses for tutoring and test preparation courses. Eligible players can receive up to: • $41,667 per year of NBA service in tuition reimbursement, with a lifetime maximum benefit of $125,000 (and an annual usage limitation of $62,500). • A player with three (3) or more years of credited service can choose to use their benefit during or after their playing career. • A player with one (1) or two (2) years of credited service must use the benefit while they are playing.	**NBA Players' Health Service Center:** 855-497-6669, Option 3 **Academic Advisor:** 212-655-0977 or email academicadvisor@nbpa.com
HRA Benefit	• See description below.	See below.

POST CAREER BENEFITS: *PROTECTION FOR YOUR FUTURE*

Benefit	How It Works	Who To Contact
401(k) Savings Plan *(A Savings Plan For Retirement)*	• You will be automatically enrolled in the pre-tax 401(k) contribution each year equal to the maximum permitted by law, unless you timely elect otherwise. You can also elect to make after-tax Roth 401(k) contributions in lieu of the pre-tax 401(k) contributions by making the appropriate elections on the Enrollment Form provided by your team. • The maximum contribution for 2026 is $24,500. • For 2026, your team matches 140% of your pre-tax and/or Roth savings (in 2026, a match of $34,300 for players who contribute the maximum of $24,500). • You can also contribute an additional amount up to $13,200 on an after-tax voluntary basis. After-tax voluntary contributions are not eligible to be matched by your team. • All contributions are credited with investment earnings/losses while in the plan. You select investments from a menu of options. • All contributions and investment earnings grow tax-deferred while in the plan. • All contributions are always 100% vested.	**Voya Financial:** 800-584-6001 www.voyaretirementplans.com
Pension Plan *(A Plan That Provides A Benefit For Retirement)*	• Once you are credited with three years of NBA service, you can receive your normal retirement monthly benefit at age 62 or reduced benefit as early as age 45; a portion of your benefit may be available as a lump sum. • In general, you are credited with a year of NBA service for an NBA season during which you are either: ○ on the active list, inactive list, or two-way player list of any NBA team as of February 2 of that season (excluding players under a 10-day contract), or ○ on the active list of one or more NBA teams for at least 50% of regular season games during that season.	**Zenith:** 833 NBA-PLAY (622-7529) NBAPlayerPension@zenith-american.com www.mygameplan.com (for personalized information)

	• Your pension benefit grows as you earn additional years of NBA service (subject to IRS maximum benefit limits).	
HRA Benefit *(A Health Reimbursement Account you can use to Pay for Healthcare Expenses or Obtain Coverage after your NBA Playing Career Ends)*	• When provided for under the Collective Bargaining Agreement, you receive a tax-free contribution to your health reimbursement account (HRA) for each year of NBA service (as described above). The contribution is $30,000 per season (with a lifetime maximum of $150,000). You may access your HRA funds only after earning 3 years of NBA service. • Tax-free reimbursements of eligible out-of-pocket healthcare costs (e.g., copayments, deductibles, and prescription and over-the-counter drugs) and certain post-career health insurance coverage costs.	**Zenith American Solutions** 877-864-3522 **www.zenithflex.com**

Benefit	How It Works	Who To Contact
Post Career Income Plan *(A Plan That Provides Guaranteed Monthly Income Soon After Your NBA Career Ends And Continuing Until Your Pension Begins)*	• The plan provides guaranteed monthly income through insured annuities soon after your NBA career ends (but not before age 30). • When provided for under the Collective Bargaining Agreement, you receive a collectively bargained team contribution for each year of NBA service (as described above), a portion of which is tax-deferred. • In addition, you may elect to contribute 2%, 5%, 7% or 10% of your eligible pay. Your elective contributions are included in your current taxable income when the contributions are deducted from your salary, and only the earnings portion of the future monthly payments of the annuities purchased with your elective contributions will be taxable when these payments are made to you. • You may choose from various annuity payment options, including monthly payments over a fixed period of at least 10 years until age 50 (or later) or lifetime payments.	**Principal Financial Group:** 866-541-6351 **principal.com/NBAPlayers**

Retiree Health and Welfare Benefits
(Medical, Dental, Vision, and Mental Health Benefits For Eligible Retired Players And Their Families)
	• Once you are credited with three years of NBA service, you are eligible for the following benefits:
	• **Retiree Medical Benefit:** Eligible retired players may elect retiree healthcare coverage for themselves and, in some cases, their families at no charge to the player for the cost of premiums for such coverage.
	  ○ You can use any provider for medical care, although using an in-network provider generally reduces your out-of-pocket costs.
	  ○ Retiree medical coverage also provides access to various mental health services and resources.
	• **Retiree Dental Benefit:** Retiree dental coverage is offered through Cigna. The cost of this coverage is 100% paid by the retired player.
	• **Retiree Vision Benefit:** Retiree vision coverage is offered through EyeMed. The cost of this coverage is 100% paid by the retired player.
		NBA Players' Health Service Center: 855-497-6669, Option 2

This summary is intended to provide highlights of your benefits. If there is any conflict between this summary and the applicable legal plan document, as amended, the legal plan document, as amended, shall govern at all times.