

CBA ARTICLE X: BENEFITS

SECTION 1: HEALTH INSURANCE (PART 1: MEDICAL COVERAGE)

Every season, each player who has a Standard Player Contract (and their dependents) will be provided with medical benefits for the entire period beginning on the first day of training camp and ending on the day the contract expires (May 15th before the next season OR the first day of training camp) or is terminated.

Important Notes:

If a player is waived during the regular season, the player will have medical benefits **until 7 days after the contract is terminated. Thereafter the player is responsible for coverage through COBRA.**

WNBA League Contact Information for Insurance:

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Medical Coverage

In-Network Services

-co-payment for certain services

- \$600 annual deductible for each individual covered from the family (\$1,800 per family)

- coverage at **80% until the covered individual has paid \$3,000** per person (\$9,000 per family) **in the calendar year** and **100% coverage after**, no annual lifetime maximum benefit

- Players can elect for medical insurance coverage for their dependents and pay 33% of the cost of coverage

Out-Of-Network services

- \$3,000 annual deductible per person covered under the plan (\$9,000 per family)

- coverage for **60% for most eligible charges** (as set forth in the plan) **until the individual has paid \$9,000 per person** (\$27,000 per family) in a calendar year, **100% after** with no lifetime or maximum benefit

Medical Coverage during Future Seasons

- Players will receive the medical benefits outlined in the Medical Coverage as listed above as long as the premiums (including any excise tax payable by the WNBA) for the benefits do not exceed **more than 5% the premiums paid by the WNBA** for medical insurance for players in the previous season .

- If the **premiums increase by less than 5%, the difference between the 5% and the premiums will be carried over to help fund an increase of more than 5% but less than 10%** in future seasons

- The WNBA is not expected to pay players (in benefits or otherwise) any money that is carried forward to future seasons for the premiums

- The WNBA will not pay premiums that exceed more than a 10% increase to the previous season's premiums

- If the premiums exceed the limitations in this section, the WNBA (**after consulting with the WNBPA**) will make changes so that the premium limits are not exceeded



BET ON WOMEN

CBA ARTICLE X: BENEFITS

SECTION 1: HEALTH INSURANCE (PART 2: DENTAL COVERAGE)

Important Notes:

Eligibility requirements and circumstances under which the benefits may be terminated and the nature of the benefits will be provided by the WNBA to Players who have signed a Contract and to the Players Association

Dental Coverage

DHMO Plan

- No annual deductible and no lifetime maximum under both DPPPO AND DHMO plan
- The players pay a co-payment based on service provided
- If the player elected for coverage for her dependents, the player pays 33% of the cost of such coverage

DPPPO Plan

- In-network and out-of-network services:
 - **For preventative services:** no annual deductible and coverage for 75%
 - **For basic and major services:** annual deductible of \$75 per person (\$225 per family), coverage for 80% of basic services, and coverage for 50% of major services **with an annual maximum of \$1,000 per person**

Dental Coverage during Future Seasons

Players will receive the dental benefits described above **provided that the premiums for the benefits do not exceed 5% more than the premiums paid by the WNBA for dental insurance coverage the previous season**

If the premiums exceed the limitations in this section, the WNBA **(after consulting with the WNBPA)** will make changes so that the premium limits are not exceeded



BET ON WOMEN

CBA ARTICLE X: BENEFITS

SECTION 2: PREGNANCY DISABILITY BENEFIT

A player that cannot render the services required under her Standard Player Contract as a result of her pregnancy **shall receive 100% of the Base Salary** that she would have received under Exhibit 1 to her Standard Player Contract had she been able to play **AND any trade bonus** set forth in Exhibit 9 to her Standard Player Contract **if her Contract is traded.**

Important Notes:

The Player will receive her Base Salary in accordance with the payment schedule contained in her Standard Player Contract for **the shorter of** her inability to play as a result of her pregnancy **OR** the remaining term of her Standard Player Contract.

Unless the player played in **at least one regular season game** during the applicable season, she is not eligible for any Team Merit bonuses (as set forth in Article IX)

If a contract is terminated while the player is pregnant:

- If the applicable insurance policies allow, the player will continue to receive all the medical benefits provided in Article X Section 1(a) until either the end of the season in which the contract was terminated **OR** three months after the birth of her child.
- If the coverage under the insurance policies cannot be continued **AND** if the player elects continued coverage pursuant to COBRA (health insurance when someone is unemployed), the WNBA will pay the premiums until the end of the season in which the contract was terminated **OR** three months after the birth of her child



BET ON WOMEN

CBA ARTICLE X: BENEFITS

SECTION 3: 401(K) PROGRAM

For every season during this CBA, the WNBA will maintain a multi-employer profit sharing plan - **Retirement and 401(k) Savings Plan** - qualified under the Internal Revenue Code.

This plan will:

- **Allow players to defer a portion of their base salary each season** - not in excess of the legal limit for that year.
- Provide **employer matching contributions equal to 25% of the 401(k) Deferrals contributed to the Retirement and 401(k) Savings Plan by each player** during that season
- Provide employer contributions **for each season** on behalf of each eligible player for such season. The **amount of the employer contribution differs based on years of playing service** and is detailed below.

Every player should take advantage of this. It's free money!

Employer Matching Contributions based on playing service

- **Two years of playing service** at the end of that season - **2% of base salary for that season**
- **Three years of playing service** at the end of that season - **3% of base salary for that season**
- **Four OR MORE years of playing service** at the end of that season - **4% of base salary for that season**

Important Notes:

- Base salary of a player shall be as set forth in Exhibit 1 to her contract
- A player will be credited with a year of WNBA playing service if she was on the Regular Season roster of **any WNBA team(s) for 50% or more of the regular season games that season** AND a player shall be eligible for a Season if they are credited with a year of playing service for that season.



BET ON WOMEN

CBA ARTICLE X: BENEFITS

SECTION 4, SECTION 5, SECTION 6

SECTION 4: LIFE INSURANCE

The WNBA will continue to maintain a group life insurance policy **providing a face policy amount of \$100,000 per player**. If the plan allows, players can increase the value at their own expense.

SECTION 5: PLAYER PROGRAMS

The WNBA and the WNBPA will continue to administer Off-Season player programs such as:

Tuition reimbursement for **undergraduate education, graduate school or vocational/trade school, a pre-professional certification program, career apprenticeship program, substance abuse education program, and/or a program to educate players with regard to individual financial management**

Important Notes:

- The WNBA agrees to **contribute an aggregate sum of at least \$75,000 per year** toward these programs.
- The allocation of the sum among the programs, the type and content of the programs and the participants in the programs will be determined each year **in consultation with the WNBPA**
- **WNBPA Licensees have internships available for players**

SECTION 6: ADMINISTRATION OF PLANS

The WNBA will make all decisions about the design, implementation, and administration of the plans and programs detailed in this Article. The WNBA will consult with the WNBPA prior to any substantial changes and the WNBPA reserves the right to grieve any alleged failure by the WNBA to provide the agreed upon benefits.



BET ON WOMEN

CBA ARTICLE X: BENEFITS

SECTION 7, SECTION 8 & SECTION 9

SECTION 7: CHILDCARE ASSISTANCE PROGRAM

Teams will reimburse players with one or more children under the age of 13 who are living with them up to \$750 for childcare expenses each month there is one or more Regular Season game.

The total reimbursement **will not exceed \$5,000 per year**

SECTION 8: FAMILY PLANNING

Teams will reimburse players with 8 or more Years of Service up to \$20,000 for costs directly related to family planning (listed below) if they are not covered by the health insurance offered (Article X Section 1)

- Adoption
- Surrogacy
- Oocyte Cryopreservation
- Fertility or Infertility treatment

Important Notes:

- The maximum amount of the benefit each player can receive is \$60,00
- Each season, the total amount paid by all Teams and/or the League cannot exceed \$150,000

SECTION 9: ACCOMODATIONS FOR NURSING MOTHERS

Upon player request Teams **must** identify and make available:

- Accommodations for nursing mothers that are **comfortable, safe, private** (other than a bathroom), **shielded from view**, and **free from intrusion** from other players, staff, and the public
- Teams must also provide **access to refrigeration for breastmilk**



BET ON WOMEN