



2018 Season

Hello,

Let us start by thanking you for your years of service—not only as a player on the court, but as an important part of our union membership. When you began your career as a professional athlete, you were told to “prepare for what is next in your life,” as no professional athlete can ever be promised longevity in their sport. As you begin to think and prepare for this transitional period, we hope that you will find the following information both helpful and supportive. If you have any follow-up questions or need additional support, please do not hesitate to reach out to the Players Association.



Collecting Your Records

Prior to leaving your team’s location, we recommend that you collect the physical and/or digital copies of your complete medical records. This may include: medical reports, copies of imaging scans (e.g., MRIs, CT scans, X-rays, etc.), doctor/physician notes, trainer’s notes, and dental records. Typically, the record-keeping office at your team’s designated medical center will scan and print all of your medical records for a small fee. (See Workers’ Compensation Claims Section below.)

It is your responsibility to make sure that your address, email, and telephone number are on file with your team, union, and the League and are current and up to date. Up-to-date personal information is important for Fidelity 401k, COBRA/health insurance, life insurance, League/team payments, Shortfall checks, possible future appearances, tax related documents, etc.

POC: Team Trainer, HR office staff, Medical Center (of prior team)



Workers’ Compensation Claims

Medical records will be essential for any future workers’ compensation claims. You should also collect all case numbers for any worker’s compensation claims the team filed. That information may be required when paying for future treatment related to your workers’ compensation claim.



Workers' compensation claims should be filed in the state where your team is located. For example, if you are filing a claim for an injury you suffered while playing for the Indiana Fever, you must file your claim in the state of Indiana. You should consult with a worker's compensation attorney to assist you with filing your most recent injuries with the Workers' Compensation Board in the state where your team is located. That consultation should be done as soon as the injury is sustained.

If you have any questions regarding filing a claim, contact your agent (if applicable) and/or the Players Association. A list of union recommended attorneys can be found at the end of this document.

POC: WNBPA Workers' Compensation Attorney List, Union Staff, Agent



Medical & Dental Insurance/Life Insurance

Medical & Dental:

Medical insurance coverage with Cigna was effective the first day of training camp and generally terminates at the end of April immediately following the expiration of your player contract. Before coverage expires, you will receive notice under COBRA to continue your medical insurance benefits at your own expense. You have 60 days from the date your contract ends to elect COBRA coverage. If you chose not to continue coverage under COBRA, there are alternative medical insurance options that may be available to you. If you have post-League employment arrangements, such as a new job, your new employer may also offer alternative medical insurance options.

If you move to a new location outside of your team's franchise area, you can find new network providers (e.g. doctors, dentists and pharmacies) by visiting www.cigna.com or calling 1-800-CIGNA-24 (1-800-244-6224).

Life Insurance:

You can convert your life insurance into an individual policy when you are no longer on an active roster. Note that if you elect conversion coverage within the required time-period, you will not have to provide evidence of good health. You may request conversion applications from your last active-roster team. Typically, you should request this paperwork before you retire and make the rollover as seamless as possible to an individual plan.

POC: Benefits department of last team



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401K *401(k) Plan*

If you elected to participate in the League's 401(k) Plan then you probably have a great start on your retirement savings. At the beginning of each and throughout each active roster season you played, you were given the option to participate in the retirement plan. Each year the League matches up to 25% of whatever amount you chose to contribute (up to the annual IRS contribution limit). For example, if you wanted 4\$ deducted from your paycheck and deposited to the plan then the League would contribute \$1 (25% of \$4), and you would have total investment of \$5 in your 401(k).

Additionally, your team also provided a match to your 401(k) contributions based upon your Years of Service. For example: if you had 2 Years of Service, your team matched 2%; if you had 3 Years of Service, 3% was matched; and if you had 4 or more Years of Service, 4% was matched.

Keep in mind that your retirement investment account total money value may have changed based on your investment choices and the current market (growth/loss). You can log on to Fidelity's Net Benefits website to see the net growth/loss of your investment accounts and track your contributions. (www.401k.com) Please also review your beneficiary designation form on file.

Upon the conclusion of your of playing in the league, we suggest you schedule a meeting with your most recent team benefits coordinator and review your accounts. Make sure that your 401k account is no longer listed as "active" so you will have freedom to move your funds as you choose. Be aware that there may be tax implications prior to any movement of your 401k funds and you should consult with your tax advisor.

POC: Benefits department of last team



Taxes

Please remember to file your taxes for each state in which you played. For example, if you played in Chicago for 4 days during your previous season, you will owe taxes to the State of Illinois for those 4 days of work.

In addition, you will need to report and pay taxes on any earnings made from overseas play during an applicable year.

POC: Personal CPA/Tax Preparer



Contacts and Plan

Throughout your career, you have met multiple people from different industries (e.g. business, sport, tech), creating the opportunity to build your network. To create your network of contacts, continuously send follow-up/check-in emails. This allows you to stay in touch and may encourage those individuals to keep you in mind for future job opportunities or serve as references as you move forward in your next career.

POC: Local Career Counseling/Alumnae College Counseling Office/ WNBPA Staff, Women Leaders in College Sports (Through partnership with WNBPA)



WNBPA Support

Please do not hesitate to contact any member at the WNBPA office for any additional information or questions you may have. We will continue to be a resource for you, regardless of where you are in your career. We are considering creating programs for players who are retiring from basketball and transitioning into new careers. We are also considering opportunities for former players to participate in seminars throughout the country. Furthermore, please let us know if there is something specific you would like us to keep you in mind for should the opportunity arise.

Although you are no longer a rookie or in the beginning stages of your career, you want to continue to set both short- and long-term goals. These goals will help create a game plan during your time of transition as well as allow you to continuously build towards them while you are still playing.



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Also, as a part of our ongoing to efforts to create a strong network of the WNBPA members as professionals working in a variety of fields, please let us know about your post-League employment plans and updates. We as a union strive to build an *alumni network* of members that current and former union members can rely on for support, advice, and business relationship building.

POC: WNBPA Staff (Terri, Jayne, Michael)



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