

## NFL and Retirement Benefits

### **ISSUE: Should the NFL be responsible to pay for retired players' healthcare costs?**

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In May of 2012, retired professional football player Junior Seau committed suicide. Because of this horrific incident, his family has joined a class action suit started by other retired football players and their families against the National Football League. These families are suing the NFL stating that loved ones, like Seau, have suffered from depression caused by chronic traumatic encephalopathy (CTE) which is associated with repeated head trauma.

Seau's death has sparked a debate about whether the NFL is doing enough to take care of players once they have retired. Although the NFL has implemented new rules to keep players safer, especially in regards to head trauma, this does not help players who have already given their years of service to the NFL. Plaintiffs in the class action suit are claiming that the NFL has withheld information about the dangers of concussions and other traumas that could lead to long-term health problems (Belson). Severe health problems go beyond head traumas and expand into back and knee injuries, among other issues, all of which are costly to rehabilitate.

Beyond the lawsuit claims, many argue that the NFL makes enough money as an organization to give more benefits to their retired players. Though technically a nonprofit, the NFL made about \$9 million in profit for the 2011 season (Stoloff). Instead of investing that money into a retirement fund for professional players, the money gets distributed to various league associates, such as the Commissioner, as salary boosts. Just five years after retiring from the NFL, Brad Johnson will see his health benefits disappear, yet, in contrast, a retired player from the Major League Baseball has healthcare for the rest of his life (Stoloff). The argument has been made that the NFL has the funds to help retired players with healthcare costs after they are done playing the game.

The other perspective on the NFL paying for health care costs for retired players is that the league should not be ethically or legally responsible for any health expenses or medical issues of the players after they have retired from the game, even if the damage was sustained while playing in the NFL. One

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argument for this viewpoint is that, like many employers, once the employee/player has left the organization the organization is no longer responsible for injury compensation or providing benefits. For example, the majority of companies are probably not going to pay for the back surgery of a former employee, even if the back problems were the result of many years of heavy lifting while the person was employed with the company.

In addition, the players are fully aware of the potential health risks of playing such a violent sport and choose to play it anyway. The league also does everything it can to prevent injuries and mitigate the damage caused by hard hits. Thus, the NFL should not be held responsible for any negative outcomes that result from injuries sustained on the field, such as Seau's suicide supposedly being caused by repetitive brain trauma.

Possibly the most important issue concerning whether the NFL should pay for healthcare costs for those who suffered injuries in the league is the players' salaries. The average salary among all NFL players last season was \$1.9 million ("The Average NFL Player"). With salaries this high, should the players be getting compensation for damages sustained on the field or even be receiving any benefits at all? The argument suggests that the massive yearly incomes of NFL players should be sufficient enough to relieve the NFL of any responsibilities to former players, like Seau and Johnson.

Both the NFL and the players in the league make great salaries and both hold responsibilities. The NFL should do all that it can to protect the players, while the players need to be aware that football is a dangerous sport which could cause long-term injuries that the NFL cannot prevent.

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There are two sides to every issue:

1. Since football players dedicate their lives and their health to football, the NFL should pay for their healthcare costs even after they have retired.
  2. Football players know the dangers of the sport and they make large enough salaries to pay for their own healthcare costs after they have retired.
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