

NFL Player & Family Mental Health FAQ

Navigating Your Zero-Cost Cigna/Evernorth & Trust SMHB Counseling Benefits

confidential, Accessible & Fully Covered: The NFL and NFL Players Association (NFLPA) have established a comprehensive Behavioral Health Network administered by Cigna Healthcare and Evernorth. Active players, former players, and their eligible dependents are entitled to high-quality outpatient mental health services with **\$0 out-of-pocket expenses**.

\$0 Out-of-Pocket

100% covered through Cigna, Evernorth & The Trust SMHB.

100% Confidential

Private care independent of team operations & front offices.

Spouses & Family

Eligible dependents receive identical full coverage.

Frequently Asked Questions

Q: Who is eligible for these mental health benefits?

Coverage extends to:

- **Active NFL Players:** Currently under contract or on team rosters.
- **Former NFL Players:** Vested and eligible former players navigating life post-football.
- **Eligible Dependents:** Spouses, domestic partners, and dependent children.

Q: Is there really zero cost to me or my family?

Yes. Sessions are 100% covered. Through the combination of Cigna Healthcare/Evernorth administration and **The Trust's Supplemental Mental Health Benefit (SMHB)**, there are no co-pays, deductibles, or surprise out-of-pocket bills for covered outpatient counseling services.

Q: Will my team, coaches, or the NFL know I am attending therapy?

Absolutely not. All sessions are strictly confidential under federal HIPAA privacy laws. No information regarding your participation, session topics, or attendance is ever shared with team executives, coaches, agents, or the league without your explicit written authorization.

Q: What is The Trust Supplemental Mental Health Benefit (SMHB)?

The Trust's SMHB was specifically designed to ensure continuous, comprehensive mental health support for players and families. It acts as an additional layer of coverage alongside primary Cigna/Evernorth benefits to guarantee that cost is never a barrier to receiving ongoing care.

Q: What types of issues can we work on in counseling?

Therapy covers a wide spectrum of personal, professional, and relational needs, including:

- Navigating stress, pressure, and high-performance expectation
- Life transitions and identity post-NFL career
- Marital, relationship, and family communication challenges
- Anxiety, depression, grief, and emotional well-being
- Coping with physical injury recovery, pain, or concussion stress

Q: Can we do sessions remotely via Telehealth?

Yes. Secure, HIPAA-compliant virtual telehealth sessions are available, making it seamless to maintain consistent care regardless of travel, training schedules, or relocated living arrangements.

How to Access Your Benefits in 3 Simple Steps

- 1 Contact Our Office:** Schedule a private intake through our secure line or online form.
- 2 Benefit Verification:** We quietly verify your Cigna/Evernorth or SMHB coverage directly. No billing headache for you.
- 3 Begin Therapy:** Start your zero-cost sessions in-person or via telehealth.

Ready to Take Advantage of Your Covered Benefits?

Speak directly with an approved Cigna/Evernorth & NFLPA contracted provider.

[Schedule Your Confidential Consultation](#)