



Metropolitan Life Insurance Company
200 Park Avenue, New York, New York 10166

CERTIFICATE RIDER

Group Policy No.: 113743-1-G
Policyholder: Loyola University Maryland
Effective Date: January 1, 2019

The certificate is changed as follows:

Applicable to Dental Insurance

1. In **ELIGIBILITY PROVISIONS: INSURANCE FOR YOU**, replace **Enrollment During an Annual Enrollment Period** with the following:

"Enrollment During an Annual Enrollment Period

During any annual enrollment period as determined by the Policyholder, You may enroll for insurance for which You are eligible or choose a different option than the one for which You are currently enrolled. The changes to Your insurance made during an enrollment period will take effect on the July 1st following the enrollment period, if You are Actively at Work on that date.

If You are not Actively at Work on the date the insurance would otherwise take effect, insurance will take effect on the date You resume Active Work."

2. In **ELIGIBILITY PROVISIONS: INSURANCE FOR YOUR DEPENDENTS**, replace **Enrollment During an Annual Enrollment Period** with the following:

"Enrollment During an Annual Enrollment Period

During any annual enrollment period as determined by the Policyholder, You may enroll for Dependent Insurance for which You are eligible or choose a different option than the one for which Your Dependents are currently enrolled. The changes to Your Dependent Insurance made during an enrollment period will take effect on the July 1st following the enrollment period, if You are Actively at Work on that date.

If You are not Actively at Work on the date the insurance would otherwise take effect, insurance will take effect on the date You resume Active Work."

This rider is to be attached to and made part of the certificate.