



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:** November 6, 2013

The Group Health Insurance Certificate is changed as shown below:

1. The following definition of **Legally Domiciled Adult** is added to the section entitled DEFINITIONS, as follows:

“**Legally Domiciled Adult** means a person who:

1. is at least age 18 and is Your blood relative; is Your dependent for federal income tax purposes; and shares a primary residence with You and has done so for the immediately preceding six (6) months; or
2. has a mutually dependent relationship with You so that both persons are financially interdependent. Each person must be:
  - 18 years of age or older;
  - unmarried;
  - the sole Legally Domiciled Adult for the other and has been for the immediately preceding six (6) months;
  - sharing a primary residence with the other person and been doing so for the immediately preceding six (6) months;
  - intending to remain in the relationship indefinitely; and
  - not related to the other in a manner that would bar their marriage in the jurisdiction in which they reside.

For item 2, an LDA Affidavit must be completed and signed by You to confirm eligibility.”

2. The definition of **Dependent** of the section entitled DEFINITIONS is revised as follows:

“**Dependent(s)** means Your Spouse, Legally Domiciled Adult and/or Child.”

**This rider is to be attached to and made a part of the Certificate.**

Chairman of the Board, President  
and Chief Executive Officer