



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

**CERTIFICATE RIDER**

**Group Policy No.:** This Certificate Rider is applicable to policies to which certificate form GCERT2000 is attached, to the extent such certificate (s) provides coverage for Dental Insurance, applicable to dental plans which the Out-of-Network benefit is based on the Maximum Allowed Charge

**Policyholder:** Any Policyholder of a policy described above

**Effective Date:** On the Policyholder's next policy anniversary on or after September 01, 2019

Metropolitan Life Insurance Company ("MetLife"), a stock company, issues this certificate rider to the Dental Insurance certificate under the above policy in order to add the following provision:

1. By replacing the definition of Maximum Allowed Charge of the section entitled DEFINITIONS with the following wording:

**"Maximum Allowed Charge** means:

1. with respect to In-Network Dentists, the lesser of:
  - a. the amount charged by the In-Network Dentist; or
  - b. the maximum amount which the In-Network Dentist has agreed to accept as payment in full for the dental service;
2. with respect to Out-of-Network Dentists, the lesser of:
  - a. the amount charged by the Out-of-Network Dentist; or
  - b. the amount paid to an In-Network Dentist for the geographic region where the dental service is performed."

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