



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

CERTIFICATE RIDER

Group Policy No.: 117888-1-G

Policyholder: 4th District IBEW Health Fund

Effective Date: April 1, 2005

The certificate is changed as follows:

1. In the **SCHEDULE OF BENEFITS**, add to the **Schedule of Covered Losses for Accidental Death and Dismemberment Insurance** with the following:

“ Paralysis of one arm or leg25%”

2. In the **SCHEDULE OF BENEFITS**, delete the section entitled **If you are age 65 or older.**

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