



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

**CERTIFICATE RIDER**

**Group Policy No.:** 117888-1-G  
**Policyholder:** 4<sup>th</sup> District IBEW Health Fund  
**Effective Date:** October 1, 2011

The certificate is changed as follows:

Applicable to the following eligible classes:

1. All Full-Time Participants of a Participating Employer covered by a collective bargaining agreement in effect between the Participating Employer and the union, including early retirees who are not eligible for Medicare benefits.
2. All officers and Participants of the union who are not covered by a collective bargaining agreement, but who the union has elected to make contributions to the Policyholder, including early retirees who are not eligible for Medicare benefits.
3. All Participants of a Participating Employer who are not covered by a collective bargaining agreement, but who the Participating Employer has elected to make contributions to the Policyholder, including early retirees who are not eligible for Medicare benefits.

In the **SCHEDULE OF BENEFITS**, replace **Life Insurance For You** with the following:

**"Life Insurance For You**

For Participants .....	\$25,000
Accelerated Benefit Option .....	Up to 50% of Your Basic Life amount not to exceed \$12,500
For Early Retirees (to age 65) .....	\$25,000
For COBRA Participants .....	\$25,000"

**CERTIFICATE RIDER (continued)**

In the **SCHEDULE OF BENEFITS**, replace **Full Amount for AD&D**, under **Accidental Death and Dismemberment Insurance (AD&D) for You** with the following:

**"Full Amount for AD&D**

For Active Participants .....	\$30,000
For Early Retirees .....	\$30,000
For COBRA Participants .....	Not eligible for this benefit"

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