MetLife®

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

CERTIFICATE RIDER

Group Policy No.: **157775-1-G**

Policyholder: **Franklin County Board of Commissioners**

Effective Date: **January 1, 2017**

The certificate is changed as follows:

Applicable to Disability Income Insurance: Long Term Benefits

In **ELIGIBILITY PROVISIONS: INSURANCE FOR YOU**, replace **Enrollment During An Annual Enrollment Period** under **DATE YOUR INSURANCE THAT IS PART OF THE FLEXIBLE BENEFITS PLAN TAKES EFFECT** 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 insurance enrolled for or changes to Your insurance made during an annual enrollment period will take effect on the first day of the calendar year following the annual enrollment period, if You are Actively at Work on that date.

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

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