



Metropolitan Life Insurance Company
New York, New York

CERTIFICATE RIDER

- Group Policy No.:** This Certificate Rider is applicable to policies to which certificate form GCERT2000, G.23000 or G.24303 is attached provided such certificate forms include dental, disability income or vision insurance.
- Policyholder:** Any Policyholder of a policy described above.
- Effective Date:** The later of July 1, 2013 or the effective date of the certificate(s) to which this rider is attached

The certificate is changed as shown below:

If the certificate is form GCERT2000:

For each certificate that does not include a definition of Domestic Partner, does not have a rider which defines Domestic Partner, includes a definition of Domestic Partner that does not include civil unions, or does not include form GCERT2000 notice/vt, NOTICE FOR RESIDENTS OF THE STATE OF VERMONT, the attached form GCERT2000 notice/vt1, NOTICE FOR RESIDENTS OF THE STATE OF VERMONT is added.

For each certificate that includes form GCERT2000 notice/vt, entitled CIVIL UNION NOTICE FOR RESIDENTS OF VERMONT, such notice is replaced with the attached form GCERT2000 notice/vt1, entitled NOTICE FOR RESIDENTS OF THE STATE OF VERMONT.

If the certificate is form G.23000 or G.24303:

For each certificate that does not include a definition of Domestic Partner, does not have a rider which defines Domestic Partner, includes a definition of Domestic Partner that does not include civil unions, or does not include the NOTICE FOR RESIDENTS OF THE STATE OF VERMONT, the attached NOTICE FOR RESIDENTS OF THE STATE OF VERMONT is added.

For each certificate that includes the CIVIL UNION NOTICE FOR RESIDENTS OF VERMONT, such notice is replaced with the attached NOTICE FOR RESIDENTS OF THE STATE OF VERMONT.

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

NOTICE FOR RESIDENTS OF THE STATE OF VERMONT

Vermont law provides that the following apply to your certificate to the extent Your certificate provides dental or disability income insurance:

Domestic Partner means each of two people, one of whom is an Employee of the Policyholder, who have registered as each other's domestic partner, civil union partner or reciprocal beneficiary with a government agency where such registration is available.

If the certificate already has a definition of domestic partner that includes non-registered partners, persons covered under those terms will be recognized as Domestic Partners as well as registered Domestic Partners under the provision stated above.

Wherever the term "**Spouse**" appears in this certificate it shall, unless otherwise specified, be read to include your Domestic Partner.

Wherever the term "step-child" appears in this certificate it shall be read to include the children of your Domestic Partner.

NOTICE FOR RESIDENTS OF THE STATE OF VERMONT

Vermont law provides that the following apply to Your certificate to the extent Your certificate provides dental, disability income or vision insurance:

Domestic Partner includes each of two people, one of whom is an Employee of the Policyholder, who have registered as each other's domestic partner, civil union partner or reciprocal beneficiary with a government agency where such registration is available.

If the certificate already has a definition of domestic partner that includes non-registered partners, persons covered under those terms will be recognized as Domestic Partners as well as registered Domestic Partners under the provision stated above.

Wherever the term "**Spouse**" appears in this certificate it shall, unless otherwise specified, be read to include Your Domestic Partner.

Wherever the term "step-child" appears in this certificate it shall be read to include the children of Your Domestic Partner.