



Metropolitan Life Insurance Company  
New York, New York

**CERTIFICATE RIDER**

**Group Policy No.:** 220261-1-G

**Policyholder:** BAYADA Home Health Care, Inc.

**Effective Date:** May 1, 2020

The Certificate is changed as shown below:

The Certificate is revised to remove the current "How We Will Pay Benefits" provision and add the following to the Certificate:

**"How We Will Pay Benefits**

Unless the Beneficiary requests payment by check, when the Certificate states that We will pay benefits in "one sum", "lump sum", or a "single sum," We may pay the full benefit amount:

1. by check;
2. by establishing an account that earns interest and provides the Beneficiary with immediate access to the full benefit amount; or
3. by any other method that provides the Beneficiary with immediate access to the full benefit amount.

Other modes of payment may be available upon request. For details, call Our toll free number shown on the Certificate Face Page."

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