



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

CERTIFICATE RIDER

Group Policy No.: 139240-2-G

Policyholder: Johns Hopkins Health System

Effective Date: January 1, 2021

The certificate is changed as follows:

Applicable to Disability Income Insurance: Long Term Benefits under Certificate Number 1.

In **DEFINITIONS**, replace **Predisability Earnings** with the following:

“Predisability Earnings means Your gross monthly income from Your Employer in effect just prior to Your date of disability, subject to any increase or decrease in insurance as described in the ELIGIBILITY PROVISIONS: INSURANCE FOR YOU, Increase in Insurance and Decrease in Insurance provisions. We calculate this amount on a monthly basis.

It includes Your total income before taxes. It is prior to any deductions made for pre-tax contributions to a qualified deferred compensation plan, Section 125 plan, or flexible spending account.

It does not include income received from commissions, bonuses, overtime pay, shift differential pay or any other extra compensation, or income received from sources other than Your Employer.”

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