

Please be advised that this MetLife Long-Term Disability certificate of coverage applies to Officers who were not actively at work on April 1, 2017.

If you were actively at work on April 1, 2017, please refer to the Cigna Long-Term Disability certificate of coverage for plan provisions.



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

**CERTIFICATE RIDER**

**Group Policy No.:** 124149-1-G

**Policyholder:** Columbia University In The City of New York

**Effective Date:** July 1, 2015

For any certificate which provides contributory coverage, such certificate is changed as follows:

By adding the following wording to the face page of the certificate:

**FOR CALIFORNIA RESIDENTS: REVIEW THIS CERTIFICATE CAREFULLY. IF YOU ARE 65 OR OLDER ON YOUR EFFECTIVE DATE OF THIS CERTIFICATE, YOU MAY RETURN IT TO US WITHIN 30 DAYS FROM THE DATE YOU RECEIVE IT AND WE WILL REFUND ANY PREMIUM YOU PAID. IN THIS CASE, THIS CERTIFICATE WILL BE CONSIDERED TO NEVER HAVE BEEN ISSUED.**

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

**CR2000**

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| Certificate Number 6 |
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