

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: October 1, 2014

The certificate is changed as follows:

Applicable to Disability Income Insurance: Long Term Benefits, Optional Plan.

In the **ELIGIBILITY PROVISION: INSURANCE FOR YOU**, replace **ELIGIBLE CLASS(ES)** with the following:

"ELIGIBLE CLASS(ES)

All active, full-time officers of Columbia University in the City of New York, including active officers enrolled in the phased retirement program. You are not included in an Eligible Class if You are Visiting Faculty on limited assignment."

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

CR2000

Certificate Number 5.1