

**ADDENDUM TO THE ERISA INFORMATION SECTION
PROVIDED WITH YOUR CERTIFICATE OF INSURANCE**

1. The section **QUALIFIED DOMESTIC RELATIONS ORDERS/QUALIFIED MEDICAL CHILD SUPPORT ORDERS** is removed.
2. In the section **CLAIMS INFORMATION, Claims Involving Disability Determinations in connection with Life Insurance** the last paragraph under **Initial Determination** is replaced with the following:

If MetLife denies your claim in whole or in part, the notification of the claims decision will state the reason why your claim was denied and reference the specific Plan provision(s) on which the denial is based. If the claim is denied because MetLife did not receive sufficient information, the claims decision will describe the additional information needed and explain why such information is needed.

3. In the section **CLAIMS INFORMATION, Claims Involving Disability Determinations in connection with Life Insurance** the last paragraph under **Appealing the Initial Determination.** is replaced with the following:

If MetLife denies the claim on appeal, MetLife will send you a final written decision that states the reason(s) why the claim you appealed is being denied, references any specific Plan provision(s) on which the denial is based, any voluntary appeal procedures offered by the Plan, and a statement of your right to bring a civil action if your claim is denied after an appeal. Upon written request, MetLife will provide you free of charge with copies of documents, records and other information relevant to your claim.

4. The following sentence from the section **STATEMENT OF ERISA RIGHTS**, under **Enforce Your Rights** is removed:

In addition, if you disagree with the Plan's decision or lack thereof concerning the qualified status of a domestic relations order or a medical child support order, you may file suit in a Federal court.