



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

**CERTIFICATE RIDER**

**Group Policy No.:** 34284-1-G  
**Policyholder:** Vanderbilt University  
**Effective Date:** January 1, 2022

The certificate is changed as follows:

Applicable to Life Insurance and Voluntary Accidental Death and Dismemberment Insurance for All Full-Time Exempt and Non-Exempt Employees

- 1. In the **SCHEDULE OF BENEFITS**, replace **Covered Losses** under **Accidental Death and Dismemberment Insurance (AD&D) For You** with the following:

**“Covered Losses**

Loss of life .....	100%
Loss of a hand permanently severed at or above the wrist but below the elbow.....	50%
Loss of a foot permanently severed at or above the ankle but below the knee .....	50%
Loss of an arm permanently severed at or above the elbow....	75%
Loss of a leg permanently severed at or above the knee.....	75%
Loss of sight in one eye .....	50%

**Loss of sight** means permanent and uncorrectable loss of sight in the eye. Visual acuity must be 20/200 or worse in the eye or the field of vision must be less than 20 degrees.

Loss of any combination of hand, foot, or sight of one eye, as defined above .....	100%
Loss of the thumb and index finger or loss of any four fingers on the same hand .....	25%
Loss of four toes on the same foot .....	25%
Loss of big toe.....	13%

**Loss of thumb and index finger of same hand** means that the thumb and index finger are permanently severed through or above the third joint from the tip of the index finger and the second joint from the tip of the thumb. **Loss of a finger** other than the thumb means the finger is permanently severed through or above the third joint from the tip of the finger.

**Loss of toes** means complete severance through the metatarsalphalangeal joint.

**Loss of big toe** means that the toe is permanently severed at or above the point at which it is attached to the foot.

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Loss of speech and loss of hearing .....	100%
Loss of speech or loss of hearing .....	50%
Loss of hearing in one ear .....	25%

**Loss of speech** means the entire and irrecoverable loss of speech that continues for 6 consecutive months following the accidental injury.

**Loss of hearing** means the entire and irrecoverable loss of hearing in both ears that continues for 6 consecutive months following the accidental injury.

Paralysis of both arms and both legs.....	100%
Paralysis of both legs.....	50%
Paralysis of the arm and leg on either side of the body.....	50%
Paralysis of one arm or leg .....	25%

**Paralysis** means loss of use of a limb, without severance. A Physician must determine the paralysis to be permanent, complete and irreversible.

Brain Damage .....	100%
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**Brain Damage** means permanent and irreversible physical damage to the brain causing the complete inability to perform all the substantial and material functions and activities normal to everyday life. Such damage must manifest itself within 30 days of the accidental injury, require a hospitalization of at least 5 days and persists for 12 consecutive months after the date of the accidental injury.

Coma.....	1% monthly beginning on the 7th day of the Coma for the duration of the Coma to a maximum of 60 months
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**Coma** means a state of deep and total unconsciousness from which the comatose person cannot be aroused. Such state must begin within 30 days of the accidental injury and continue for 7 consecutive days.

Third-degree burn(s).....	A percentage of the Full Amount equal to the percentage of body surface suffering third-degree burns”
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2. In the **SCHEDULE OF BENEFITS**, replace **Covered Losses** under **Accidental Death and Dismemberment Insurance (AD&D) For Your Dependents** with the following:

**“Covered Losses**

Loss of life .....	100%
Loss of a hand permanently severed at or above the wrist but below the elbow.....	50%
Loss of a foot permanently severed at or above the ankle but below the knee .....	50%
Loss of an arm permanently severed at or above the elbow....	75%
Loss of a leg permanently severed at or above the knee.....	75%
Loss of sight in one eye .....	50%

**Loss of sight** means permanent and uncorrectable loss of sight in the eye. Visual acuity must be 20/200 or worse in the eye or the field of vision must be less than 20 degrees.

Loss of any combination of hand, foot, or sight of one eye, as defined above .....	100%
Loss of the thumb and index finger or loss of any four fingers on the same hand .....	25%
Loss of four toes on the same foot .....	25%
Loss of big toe.....	13%

**Loss of thumb and index finger of same hand** means that the thumb and index finger are permanently severed through or above the third joint from the tip of the index finger and the second joint from the tip of the thumb. **Loss of a finger** other than the thumb means the finger is permanently severed through or above the third joint from the tip of the finger.

**Loss of toes** means complete severance through the metatarsalphalangeal joint.

**Loss of big toe** means that the toe is permanently severed at or above the point at which it is attached to the foot.

Loss of speech and loss of hearing .....	100%
Loss of speech or loss of hearing .....	50%
Loss of hearing in one ear .....	25%

**Loss of speech** means the entire and irrecoverable loss of speech that continues for 6 consecutive months following the accidental injury.

**Loss of hearing** means the entire and irrecoverable loss of hearing in both ears that continues for 6 consecutive months following the accidental injury.

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Paralysis of both legs.....	50%
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Paralysis of one arm or leg.....	25%

**Paralysis** means loss of use of a limb, without severance. A Physician must determine the paralysis to be permanent, complete and irreversible.

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**Coma** means a state of deep and total unconsciousness from which the comatose person cannot be aroused. Such state must begin within 30 days of the accidental injury and continue for 7 consecutive days.

Third-degree burn(s) .....	A percentage of the Full Amount equal to the percentage of body surface suffering third- degree burns”
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**This rider is to be attached to and made part of the certificate.**