



Metropolitan Life Insurance Company
200 Park Avenue, New York, New York 10166-0188

CERTIFICATE RIDER

Group Policy No.: 160727-1-G

Policyholder: Florida Virtual School

Effective Date: July 1, 2018

The certificate is changed as follows:

Applicable to Dental Insurance for All Full-Time and retired employees, excluding employees residing in Louisiana, Montana, Mississippi and Texas (Low Plan)

1. In **ELIGIBILITY PROVISIONS: INSURANCE FOR YOU**, replace **DATE YOU ARE ELIGIBLE FOR INSURANCE** with the following:

“DATE YOU ARE ELIGIBLE FOR INSURANCE

You may only become eligible for the insurance available for Your eligible class as shown in the SCHEDULE OF BENEFITS.

You will be eligible for insurance described in this certificate on the later of:

1. July 1, 2018; and
2. the first day of the calendar month following the date You complete the Waiting Period of 60 days.

Waiting Period means the period of continuous membership in an eligible class that You must wait before You become eligible for insurance. This period begins on the date You enter an eligible class and ends on the date You complete the period(s) specified.”

2. In **ELIGIBILITY PROVISIONS: INSURANCE FOR YOUR DEPENDENTS**, replace **DATE YOU ARE ELIGIBLE FOR DEPENDENT INSURANCE** with the following:

“DATE YOU ARE ELIGIBLE FOR DEPENDENT INSURANCE

You may only become eligible for the Dependent insurance available for Your eligible class as shown in the SCHEDULE OF BENEFITS.

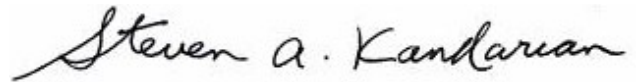
You will be eligible for Dependent insurance described in this certificate on the latest of:

1. July 1, 2018;
2. the date You enter a class eligible for insurance;
3. the date You obtain a Dependent; and
4. the first day of the calendar month following the date You complete the Waiting Period of 60 days.

Waiting Period means the period of continuous membership in an eligible class that You must wait before You become eligible for insurance. This period begins on the date You enter an eligible class and ends on the date You complete the period(s) specified.

No person may be insured as a Dependent of more than one employee."

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

A handwritten signature in black ink that reads "Steven A. Kandarian". The signature is written in a cursive style with a large, stylized 'S' and 'K'.

Steven A. Kandarian
President and Chief Executive Officer
Executive Officer