



Metropolitan Life Insurance Company  
200 Park Avenue, New York, New York 10116-0188

**CERTIFICATE RIDER**

**Group Policy No.:** 252225-1-G  
**Policyholder:** Southeastern Freight Lines, Inc.  
**Effective Date:** January 1, 2024

The certificate is changed as follows:

Applicable to Disability Income Insurance: Short Term Benefits for the following:

- Class 2: All Full-Time non-union hourly associates, excluding Puerto Rico associates temporary or seasonal associates.
- Class 3: All Full-Time non-union Department of Transportation (DOT) associates, excluding Linehaul Drivers, Puerto Rico associates, temporary or seasonal associates.
- Class 4: All Full-Time non-union Linehaul Drivers, excluding Puerto Rico associates, temporary or seasonal associates.

In the section **DISABILITY INCOME INSURANCE: DATE BENEFIT PAYMENTS END**, replace “the date You are no longer Disabled;” with the following:

- the date You are no longer Disabled, provided, however;

If Your Physician determines that the condition resulting from Your Sickness or accidental injury no longer prevents You from returning to work in You Own Occupation, but a certified medical examiner of the Department of Transportation (DOT) determines You are not able to satisfy the medical qualifications to drive a commercial vehicle set forth by the DOT, Your Disability will be deemed to continue until the earlier of:

- 180 days following the day Your Physician makes such determination; or
- You satisfy the symptom free requirements for licensing set forth by the DOT in order to drive a commercial vehicle.”

Michel Khalaf  
President

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