

MetLife®

Metropolitan Life Insurance Company
New York, New York

POLICY ENDORSEMENT

Group Policy No.: 215924-BTA
Policyholder: Montgomery County Government
Effective Date: January 1, 2019

Metropolitan Life Insurance Company ("MetLife"), a stock company, issues this endorsement to replace the "Data Needed" provision with the following provision to the above referenced group policy:

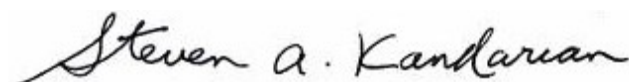
Information Needed and Policy Administration. All information necessary to compute Premiums and carry out the terms of this policy will be provided by the Policyholder to MetLife. Such information:

- Will be provided in a timely manner and in a format as agreed to by MetLife and the Policyholder;
- Will be provided, maintained and administered as agreed to in Writing by MetLife and the Policyholder; and
- If maintained by the Policyholder, may be examined by MetLife at any reasonable time.

If MetLife or the Policyholder makes a clerical error in keeping or providing the information, the Premium and/or benefits will be adjusted as warranted, according to the correct information. An error will not end insurance validly in effect, nor will it continue insurance validly ended or create insurance coverage where no coverage existed.

Any act undertaken by the Policyholder that relates to the insurance provided under this policy must be consistent with the terms of such insurance and with MetLife's requirements; including but not limited to the eligibility requirements of the Policyholder's plan as set forth in the certificates to this policy.

This endorsement is to be attached to and made a part of the policy. This endorsement is subject to the terms and provisions of the policy.



Steven A. Kandarian
Chairman of the Board, President and Chief
Executive Officer

MetLife[®]

Metropolitan Life Insurance Company
New York, New York

FACE PAGE

Metropolitan Life Insurance Company ("MetLife"), a stock company, will pay the benefits specified in the Exhibits of this policy subject to the terms and provisions of this policy. The Schedule of Exhibits lists each Exhibit to this policy, to whom it applies and its effective date.

Policyholder: Montgomery County Government

Blanket Policy No.: 215924-BTA

EFFECTIVE DATE

This policy will take effect on January 1, 2019.

POLICY ANNIVERSARIES

Policy anniversaries will be January 1, 2020 and each subsequent January 1.

PREMIUM PAYMENTS

This policy is issued in return for the payment by the Policyholder of required Premiums. Premiums are payable at the home office of MetLife or to its authorized agent. The first Premium is due on and must be paid by this policy's effective date. Any subsequent Premiums are due annually in advance of the first day of each Policy Anniversary. These dates are the Premium Due Dates.

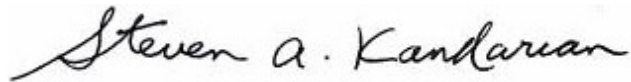
POLICY SITUS

This policy is issued for delivery in and governed by the laws of Maryland.

Signed as of this policy's effective date at MetLife's home office in New York, New York.



Jeannette N. Pina
Vice President and Secretary



Steven A. Kandarian
Chairman of the Board, President and Chief
Executive Officer

Signed by _____
(A licensed MetLife agent or resident agent as required by law.)

**BLANKET BUSINESS TRAVEL ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE
POLICY BENEFITS ARE NOT PAYABLE FOR LOSS DUE TO SICKNESS
NON-DIVIDEND PAYING**

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DEFINITIONS

As used in this policy, the terms listed below will have the meanings defined below. When defined terms are used in this policy, they will appear with initial capitalization. The plural use of a term defined in the singular will share the same meaning.

Covered Person means persons referred to in the certificate exhibit(s) attached to the Blanket Policy.

Employee means persons described in the Exhibit which applies to the Employee.

Employer means the Policyholder shown on page 1 and any subsidiaries, affiliates, divisions, branches or other similar entities of the Policyholder as specified in Exhibit 3.

Policy Anniversary is defined on page 1.

Policy Year. The first Policy Year will begin on the effective date shown on page 1. Subsequent Policy Years will begin on each subsequent Policy Anniversary.

Premium means the amount the Policyholder must pay to MetLife for the insurance provided under this policy.

Premium Due Date is defined on page 1.

Signed means any symbol or method executed or adopted by a person with the present intention to authenticate a record, and which is on or transmitted by paper or electronic media which is acceptable to MetLife, and which is consistent with applicable law.

Written or **Writing** means a record which is on or transmitted by paper or electronic media which is acceptable to MetLife, and which is consistent with applicable law.

PREMIUM RATES**SCHEDULE OF INSURANCE**

The Insurance that applies under this policy are set forth in the certificate(s).

ELIGIBILITY AND EFFECTIVE DATES OF INSURANCE

The Eligibility and Effective Dates of Insurance provisions that apply under this policy are set forth in the Exhibits.

COST OF INSURANCE

The Policyholder will not require an Employee to contribute to the cost of insurance.

PREMIUM RATE(S)**Initial Rate(s)**

The initial Premium rate(s) are shown in Exhibit 1.

Frequency of Premium Payment

Premiums for this policy are due as shown on page 1. MetLife and the Policyholder may agree that payment be made at other times.

Premiums for Changes in Insurance

For insurance that takes effect after the first day of a Policy Anniversary, Premiums will be charged from the date the insurance takes effect.

If insurance ends, Premiums will be charged to the date such insurance ends.

PREMIUM RATES (Continued)

Right to Change Premium Rates

MetLife may change Premium rates for changes which materially affect the risk assumed for the insurance provided by this policy, as follows:

1. when this policy is amended or endorsed;
2. when a class of eligible persons is added to or deleted from this policy for any reason including corporate restructuring, acquisition, spin-off or similar situations;
3. when a Policyholder's subsidiary, affiliate, division, branch or other similar entity is added to or deleted from this policy for any reason including corporate restructuring, acquisition, spin-off or similar situations;
4. when there is a significant change in the geographic distribution of insured Employees;
5. when applicable law requires a change in:
 - a. the insurance provided by this policy; and/or
 - b. the class of persons eligible for insurance under this policy; or
6. when a Premium Due Date coincides with or next follows:
 - a. a change greater than 5% in the number of Covered Persons since the later of the policy Effective Date and the last date Premium rates were changed; or
 - b. a change greater than 5% in the amount of insurance provided by this policy since the later of the policy Effective Date and the last date Premium rates were changed.

In addition, MetLife may change Premium rates:

1. except as may be stated in Exhibit 1, on any date on or after the first Policy Anniversary; this will be done no more frequently than every 6 months and only if MetLife notifies the Policyholder, in Writing, at least 45 days before such change; and
2. on any other date agreed to by MetLife and the Policyholder.

If the Policyholder has a provision which includes war risk coverage and if, in the opinion of MetLife, conditions change to affect MetLife's risk of loss, MetLife may, by giving 10 days advance written notice:

- reduce premium;
- require additional premium based on the then standard war risk rates; or
- amend the list of countries in which war risk coverage is provided.

If the Policyholder has a provision which includes hijacking and air piracy coverage and if, in the opinion of MetLife, conditions change to affect MetLife's risk of loss, MetLife may, by giving 10 days advance written notice:

- reduce premium; or
- require additional premium based on the then standard hijacking and air piracy rates.

A change in Premium rates will apply only to Premiums due on or after the date the rate change takes effect.

PREMIUM RATES (Continued)

Advance Payment of Estimated Premium

We may require an advance payment of estimated premium for Policyholder-requested changes in insurance or changes in the terms of this policy that may affect premium rates.

GRACE PERIOD

Each Premium due after the effective date of this policy may be paid up to 30 days after its Premium Due Date. This period is the grace period. The insurance provided by this policy will stay in effect during this period, unless MetLife does not intend to renew the policy beyond the period for which premium has been accepted and notice of the intent not to renew is delivered to the Policyholder as specified in the section "END OF INSURANCE PROVIDED BY THIS POLICY. MetLife will notify the Policyholder in Writing that, if the Premium is not paid by the end of the grace period, this policy will end at the end of the last day of the grace period. If MetLife fails to give Written notice to the Policyholder, this policy will continue in effect until the date such notice is given. Premiums must be paid for the 30 day grace period.

Policyholder's intent to end this policy during the grace period. The Policyholder may notify MetLife in Writing prior to the end of the grace period of its intent to end this policy before the end of the grace period. In this case, this policy will end on the later of:

- the date stated in the notice; or
- the date MetLife receives the notice.

If the Policyholder replaces this policy with another blanket insurance policy but does not give MetLife notice of intent to end this policy, the grace period provisions will apply.

END OF INSURANCE PROVIDED BY THIS POLICY

MetLife can end this policy as follows:

1. on the date Premium is not paid when due, subject to the Grace Period provisions;
2. on any Premium Due Date, by giving the Policyholder 45 days advance Written notice, if fewer than 2 Employees are insured by this policy;
3. on any Premium Due Date, by giving the Policyholder 60 days advance Written notice, if the Policyholder fails to provide information on a timely basis or perform any obligations required by this policy or any applicable law; or
4. on any Policy Anniversary, except during a Rate Guarantee Period as may be provided in Exhibit 1, by giving the Policyholder 45 days advance Written notice.

If this policy ends, all Premiums due must be paid. If MetLife accepts Premium after the date this policy ends, such acceptance will not act to reinstate the policy. MetLife will refund any unearned Premium.

CANCELLATION OF ANY WAR RISK COVERAGE OR HIJACKING AND AIR PIRACY COVERAGE

The Policyholder may cancel any war risk coverage or hijacking and air piracy coverage at any time by giving written notice to MetLife. The cancellation by the Policyholder shall become effective on the date of, or requested in the written notification.

We may cancel these coverages at any time by giving at least 10 days written notice to the Policyholder. We will refund any unearned Premium.

GENERAL PROVISIONS

Entire Contract. The entire contract is made up of the following:

1. this policy, including its Exhibits;
2. the Policyholder's application; and
3. the amendments and endorsements to this policy, if any.

Policy Changes or Waivers. The terms and provisions of this policy may be changed, at any time, without the consent of the Covered Persons or anyone else with a beneficial interest in it. MetLife will issue amendments or endorsements to effect such changes. MetLife will only make changes that are consistent with applicable law. No change to the policy will affect a claim already incurred.

An officer of MetLife must approve in Writing any change or waiver of the terms and provisions of this policy. A sales representative, or other MetLife employee, who is not an officer of MetLife does not have MetLife's authority to approve such changes or waivers. A change or waiver will be evidenced by an amendment Signed by an officer of MetLife and the Policyholder or an endorsement Signed by an officer of MetLife. A copy of the amendment or endorsement will be provided to the Policyholder for attachment to this policy.

Contestability: Statements Made by the Policyholder. Absent fraud, any statement made by the Policyholder will be considered a representation and not a warranty. MetLife will not use a statement to avoid insurance, reduce benefits or defend a claim unless it is contained in a Written application. MetLife will not use such statement to contest insurance after it has been in force for 2 years from its effective date.

Certificates. If certificates are required by law, MetLife will issue certificates to the Policyholder for delivery to each Employee, as appropriate. If not required by law, MetLife will issue a certificate to the Policyholder. The certificate will describe the Covered Persons' benefits and rights under this policy. "Certificate" includes any of MetLife's insurance riders, notices or other attachments to the certificate.

Data Needed. The Policyholder will provide MetLife with all the data needed to compute Premiums and carry out the terms of this policy. MetLife may examine such data at any reasonable time. If MetLife or the Policyholder make a clerical error, the Premium and/or benefits will be adjusted according to the correct facts. An error will not end insurance validly in effect, nor will it continue insurance validly ended.

Non-Dividend Paying. This policy does not pay dividends.

Conformity with Law. If the terms and provisions of this policy do not conform to any applicable law, this policy shall be interpreted to so conform.

SCHEDULE OF EXHIBITS

Exhibit Number	Exhibit Type	Applies To
1	Schedule of Premium Rates	All Covered Persons
2	Certificate Forms	All Covered Persons
3	List of Policyholder's Subsidiaries, Affiliates, Divisions, Branches and Other Similar Entities	All Covered Persons

DATE: January 1, 2019

EXHIBIT 1

SCHEDULE OF PREMIUM RATES

The initial annual Premium rate for the insurance provided by this policy is as follows:

Insurance Benefits:

Class 1: All Full-Time U.S. Employees of Montgomery County Government	BTA Premium: \$1,000 per year
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Rate Guarantee Period

Subject to the Right to Change Premium Rates provision, these Premium rates will be in effect from January 1, 2019 to January 1, 2022.

DATE: January 1, 2019

EXHIBIT 2

CERTIFICATE FORMS

Certificate Number	Certificate Form	Applies to	Effective Date
1	GCERT-BTA04	All Full-Time U.S. Employees of Montgomery County Government	January 1, 2019

DATE: January 1, 2019

LIST OF POLICYHOLDER SUBSIDIARIES, AFFILIATES, DIVISIONS, BRANCHES AND OTHER SIMILAR ENTITIES

The subsidiaries, affiliates, divisions, branches and other similar entities listed below are included for insurance under this policy as of the effective dates shown below. The Policyholder acts for all listed subsidiaries, affiliates, divisions, branches and other similar entities in all matters of this policy. Such actions bind all listed subsidiaries, affiliates, divisions, branches and other similar entities.

MetLife and the Policyholder must agree to any change to this list. If change is needed, a policy amendment will be issued and attached to this policy to reflect the change to this Exhibit.

Name/Address of Subsidiary, Affiliate, Division, Branch and Other Similar Entity	Effective Date
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None

Newly-Acquired Companies

The premiums set forth in Exhibit 1 apply only to the corporations listed above. However, if the Policyholder acquires a new company while this Policy is in effect, insurance will be provided for the newly acquired company under this Policy if, within 60 days of acquisition, the Policyholder provides MetLife with:

- the name of the newly-acquired company;
- any underwriting information that We need to calculate the extra premium; and
- payment of the extra premium.

Insurance will begin on the date the Policyholder acquired the new company. This insurance will end 60 days after the date of acquisition, unless the above conditions have been satisfied. In any event, the Policyholder will owe Us the extra premium for the period the insurance was in force.

DATE: January 1, 2019