<div align="center">
Metropolitan Life Insurance Company
200 Park Avenue, New York, New York 10166
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CERTIFICATE RIDER

Group Policy No.: **229596-1-G**

Policyholder: **Dealer Tire, LLC**

Effective Date: **January 1, 2024**

The certificate is changed as follows:

Applicable to Dental Insurance – Low Plan for all Full-Time and Part-Time employees of Dealer Tire, Sonsio and Simple Tire excluding employees residing in Louisiana, Montana, Mississippi and Texas and all Full-Time employees of Dent Wizard and Dynamic excluding employees residing in Louisiana, Montana, Mississippi and Texas.

In **DEFINITIONS**, replace **Reasonable and Customary Charge** with the following:

"**Reasonable and Customary Charge** is the lowest of:

- the Dentist's actual charge for the services or supplies (or, if the provider of the service or supplies is not a Dentist, such other provider's actual charge for the services or supplies) (the 'Actual Charge'); or

- the usual charge by the Dentist or other provider of the services or supplies for the same or similar services or supplies (the 'Usual Charge'); or

- the usual charge of other Dentists or other providers in the same geographic area equal to the 90th percentile of charges as determined by MetLife based on charge information for the same or similar services or supplies maintained in MetLife's Reasonable and Customary Charge records (the 'Customary Charge'). Where MetLife determines that there is inadequate charge information maintained in MetLife's Reasonable and Customary Charge records for the geographic area in question, the Customary Charge will be determined based on actuarially sound principles.

  An example of how the 90th percentile is calculated is to assume one hundred (100) charges for the same service are contained in MetLife's Reasonable and Customary charge records. These one hundred (100) charges would be sorted from lowest to highest charged amount and numbered 1 through 100. The 90th percentile of charges is the charge that is equal to the charge numbered 90."

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

CR2000