

DEPENDENT OVERLAY RIDER

to

SUMMARY PLAN DESCRIPTION

Your Summary Plan Description is amended by this rider. All other provisions of the Summary Plan Description which are not inconsistent with this rider remain in effect. This rider becomes effective on the effective date of your Summary Plan Description.

The following **Important Note** is added to the **Definition of Dependent** provision under the section entitled **HOW COVERAGE BEGINS AND ENDS – HOW COVERAGE BEGINS:**

Important Note. If your *spouse or domestic partner* is eligible for medical benefits through their employer or another group health plan, he or she must enroll in that plan in order to be covered as a *dependent* under this *plan*. If enrolled under this *plan* as a *dependent*, payment of benefits under this *plan* will be secondary.