

**FOURTH MODIFICATION TO GROUP TERM LIFE AND PERSONAL ACCIDENT AND
DISMEMBERMENT (PA&D) INSURANCE SERVICES CONTRACT**

THIS MODIFICATION AGREEMENT is made effective this 8th day of April, 2010 by and between Metropolitan Life Insurance Company ("Contractor") and the State of Maryland, acting through the Department of Budget and Management.

IN CONSIDERATION OF the promises and the covenants herein contained, the receipt and sufficiency of which are hereby acknowledged, and pursuant to COMAR 21.11.03.12, the parties agree to modify the Contract for Group Term Life and Personal Accident and Dismemberment (PA&D) Insurance Services dated February 19, 2008, amended by a First Modification dated April 17, 2008, a Second Modification dated June 17, 2009 and a Third Modification dated March 29, 2010, by and between the State and Metropolitan Life Insurance Company ("Contract"), as follows:

1. **Trooper Tobin Triebel Life Insurance Memorial Act Eligibility.** RFP §3.2.1, which is included in the Contract by reference, shall be amended to read as follows:

3.2.1 Annual renewable group term life insurance must be offered to active employees and retirees (as continued from active employment) in \$10,000 increments up to a maximum of \$300,000. **Up to a maximum of \$500,000 must be offered to any employee who flies in a helicopter, scuba dives or is involved in other high-risk services in the course of their employment with the State of Maryland.** Dependent children and spouses must be offered insurance coverage in \$5,000 increments up to a maximum of 50% of the employee's coverage. Spouse coverage premiums must be based on the spouse's age; children's coverage must be offered based on a flat dependent child premium and include all eligible children. Guaranteed issue amounts (no evidence of insurability) must be provided as follows:

- a) New employees within 60 days of hire may obtain up to \$50,000 (spouse \$25,000),
- b) Existing employees not previously enrolled may obtain up to \$50,000 (spouse \$25,000) during the annual Open Enrollment period.

2. The parties acknowledge that the life insurance and VADD insurance (Service Categories I and II) provided by the Contractor does and shall not include any exclusions for covered losses occurring in any of the following circumstances:

- Operating, learning to operate, or serving as a member of a crew of an aircraft;
- While in any aircraft operated by or under any military authority;
- While in any aircraft being used for a test or experimental purposes; or
- While in any aircraft used or designed for use beyond the Earth's atmosphere.

3. **Rates.** The rates provided in the Contractor's Financial Proposal, as defined in the Contract as amended, shall not change in any respect as a result of this Modification.

4. **Scope of Modification.** This Fourth Modification amends the contract specifically as described herein. Except as specifically revised by the terms of Modification #1, Modification #2, Modification #3 and this Modification #4, all of the terms of the Contract shall remain in full force and effect and are hereby ratified and confirmed.

IN WITNESS THEREOF, the parties have executed this Modification #4 Agreement as of the date hereinabove set forth.

CONTRACTOR:
METROPOLITAN LIFE INSURANCE COMPANY

STATE OF MARYLAND:
**DEPARTMENT OF BUDGET AND
MANAGEMENT**

[Redacted Signature]

[Redacted Signature]

By: T. Eloise Foster, Secretary

Date: 4/7/2010

Date: 4/8/10

[Redacted Witness Signature]

[Redacted Witness Signature]

Witness

Witness

APPROVED FOR FORM AND LEGAL SUFFICIENCY THIS 8 DAY OF April, 2010.

[Redacted Signature]