PLAINTIFF'S EXHIBIT

MET-788

Effective April 1, 1969 Supplementary Agreement Form G.B.F.6325 attached to Group Policy No. 8577 is endorsed to eliminate subsection (B) of Section 5.

METROPOLITAN LIFE INSURANCE COMPANY,

(Registrar)

Secretary

Form G.6351

[redacted]

[redacted]

Effective as of its date of issue, this Supplementary Agreement is hereby endorsed as follows:

I. To delete the last paragraph in the section thereof entitled "INSURING CLAUSE".

II. To substitute for the section thereof entitled "NOTICE AND PROOF OF CLAIMS", the following:

"PAYMENT OF CLAIM.—All benefits provided herein shall be paid to the Employee as they accrue upon receipt of written proof covering the occurrence, character, and extent of the event for which claim is made."

METROPOLITAN LIFE INSURANCE COMPANY,

(Registrar)

Secretary

Form G.8031

SECTION 5. CESSATION OF INSURANCE—(A) The Personal Hospital Expense Insurance and Dependent Hospital Expense Insurance on any Employee insured hereunder shall automatically cease on the date of the termination of his employment.

Termination of employment, for the purposes of the Hospital Expense Insurance hereunder, means cessation of active work as an Employee as defined in Section 1 hereof, except that

(i) in case of the absence of an Employee from active work because of sickness or injury, his employment may, for the purposes of his Hospital Expense Insurance hereunder, be deemed to continue until terminated by the Employer, or

(ii) in case of the absence of an Employee from active work because of temporary lay-off, his employment may, for the purposes of his Hospital Expense Insurance hereunder, be deemed to continue until terminated by the Employer but in no case beyond the.....x.....x.....
x.....x.....x.....
x.....x.....x.....
x.....x such lay-off commenced
x.....x.....x.....
x.....x.....x.....
x.....x.....x.....
x.....x.....x.....
x.....x.....x.....
x.....x.....x.....
x.....x.....x.....

In the case of either of the foregoing exceptions, the Personal Hospital Expense Insurance and Dependent Hospital Expense Insurance hereunder on such Employee shall automatically cease on the date of such termination of his employment by the Employer, as evidenced to the Insurance Company by the Employer, whether by notification or by cessation of premium payment on account of such Employee's insurance hereunder.

(B) The Personal Hospital Expense Insurance hereunder on any Employee shall automatically cease on the date of expiration of the maximum number of days for which Daily Benefits are payable hereunder on account of the hospital confinement of such Employee. The Personal Hospital Expense Insurance hereunder on any such Employee may be reinstated only if and when he returns to active work for the Employer on full time.

An Employee's Dependent Hospital Expense Insurance hereunder with respect to any Dependent shall automatically cease on the date of expiration of the maximum number of days for which Daily Benefits are payable hereunder on account of the hospital confinement of such Dependent. The Employee's Dependent Hospital Expense Insurance hereunder with respect to such Dependent may be reinstated only after the termination of such hospital confinement and upon recovery from the bodily injury or sickness which caused such hospital confinement, and only provided the Personal Hospital Expense Insurance hereunder on such Employee is then in force.

(C) If any Employee insured hereunder for only Personal Hospital Expense Insurance shall notify the Employer that his Personal Hospital Expense Insurance hereunder is to be discontinued, such insurance shall automatically cease on the.....date.....
.....
such notice of discontinuance is received by the Employer. If any Employee insured hereunder for both Personal Hospital Expense Insurance and Dependent Hospital Expense Insurance shall notify the Employer that either (i) his Personal Hospital Expense Insurance hereunder, or (ii) his Personal Hospital Expense Insurance and Dependent Hospital Expense Insurance hereunder is to be discontinued, then both his Personal Hospital Expense Insurance and Dependent Hospital Expense Insurance hereunder shall automatically cease on the.....date.....
.....such notice of discontinuance is received by the Employer. If any Employee insured hereunder for both Personal Hospital Expense Insurance and Dependent Hospital Expense Insurance shall notify the Employer that only his Dependent Hospital Expense Insurance hereunder is to be discontinued, his.....x.....x.....xx.....
.....x.....x.....x.....Dependent Hospital Expense Insurance hereunder shall automatically cease on the.....date.....
.....such notice of discontinuance is received by the Employer.

Failure of any Employee to make contribution when due, as required by the Employer, to the cost of either his Personal Hospital Expense Insurance hereunder or his Dependent Hospital Expense Insurance hereunder shall have the same effect as notice to the Employer, within the meaning of the preceding paragraph, that the insurance for which such Employee has failed to make contribution is to be discontinued.

(D) An Employee's Dependent Hospital Expense Insurance hereunder with respect to any Dependent shall automatically cease on the day immediately preceding the date such person ceases to be a Dependent of such Employee, as defined in Section 1 hereof.

(E) In any event all insurance hereunder shall automatically cease immediately upon the discontinuance of this Supplementary Agreement or of said Group Policy.

(F) For the purpose of the provisions of subsection (A) of this Section, the employment of an Employee who is retired, as determined by the Employer, shall be deemed to continue until terminated by the Employer.

(continued on reverse side)