

HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY One Hartford Plaza Hartford, Connecticut 06155 (A stock insurance company)

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries.

This rider is attached to a certificate given in connection with Policy number GLT-696981, issued to TRINITY HEALTH.

This rider becomes effective January 1, 2022.

With respect to All Full-time and Part-time Active Employees of St. Joseph Mercy Health System who are defined as program A employees excluding managers, directors, vice presidents, senior officers, advanced practice clinicians, physicians or resident physicians, the **Eligible Class(es) For Coverage** provision shown in the **Schedule of Insurance** section of the **Long Term Disability** portion of Your certificate is amended to read as follows:

Eligible Class(es) For Coverage: All Full-time and Part-time Active Employees of St. Joseph Mercy Health System who are defined as program A employees who are on U.S. payroll or are citizens or legal residents of the United States, its territories and protectorates; excluding managers, directors, vice presidents, senior officers, advanced practice clinicians, physicians temporary, leased or seasonal employees. Also excluding the following:

- 1) any individual who has been classified by the Employer as an independent contractor, notwithstanding a contrary determination by any court or governmental agency,
- 2) nonresident aliens with no income from sources within the United States,
- 3) "self-employed individuals" under Code Section 401(c); and
- 4) union employees who are members of a collective bargaining unit that has bargained in good faith over benefits substantially similar to those available under the Plan and whose participation is not provided for under such agreement.

Employment: at least 20 budgeted hours per week.

In all other respects the certificate remains the same.

ned for Hartford Life and Accident Insurance Company

Kevin Barnett, Secretary

Jonathan Bennett, President

