

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 Oakland who are defined as program C1 and C2 employees who are 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 Oakland who are defined as program C1 and C2 employees who are physicians who are on U.S. payroll or are citizens or legal residents of the United States, its territories and protectorates; excluding 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

