

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

This rider is attached to a certificate given in connection with Policy Number GL-402914, issued to TRINITY HEALTH.

This rider becomes effective January 1, 2019.

The certificate is hereby amended in the following manner:

With respect to All Full-time and Part-time Active Employees at Saint Joseph Mercy Oakland excluding resident physicians, the **Eligible Class(es) For Coverage** provision shown in the **Schedule of Insurance** section of the **Life Insurance** portion of Your certificate shall read as follows:

Eligible Class(es) For Coverage: All Full-Time and Part-time Active Employees at Saint Joseph Mercy Oakland Inc., who are citizens or legal residents of the United States, its territories and protectorates, excluding resident physicians, leased or seasonal employees.

Full-time Employment: at least 72 budgeted hours per pay period Part-time Employment: at least 40 budgeted hours per pay period

In all other respects the certificate remains the same.

Signed for Hartford Life and Accident Insurance Company

Lisa Levin, Secretary

Michael Concannon, President