

Amendatory Rider



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, 2019.

The certificate is hereby amended in the following manner:

With respect to All Full-time and Part-time Active Employees of Saint Joseph Mercy Health System who are defined as program D employees who are 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 Saint Joseph Mercy Health System who are defined as program D employees who are resident physicians, who are citizens or legal residents of the United States, its territories and protectorates; excluding temporary, leased or seasonal employees.

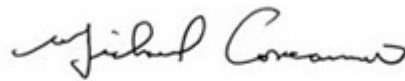
Active Employment: at least 40 budgeted hours per pay period

In all other respects the certificate remains the same.

Signed for Hartford Life and Accident Insurance Company



Lisa Levin, Secretary



Michael Concannon, President