



AMENDATORY RIDER

This Rider forms a part of all certificates given in connection with Policy Number 402914, issued to TRINITY HEALTH.

This Rider becomes effective January 1, 2016.

All certificates are hereby amended in the following manner:

With respect to All Full-time and Part-time Active Employees at Mercy Medical Daphne, 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 Mercy Medical Daphne, who are citizens or legal residents of the United States, its territories and protectorates, excluding leased or seasonal employees.

Full-time Employment: at least 70 budgeted hours per pay period

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

In all other respects, the certificates remain the same.

Signed for Hartford Life and Accident Insurance Company.

Terence Shields, Secretary

Michael Concannon, Executive Vice President