

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 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 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