

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 Mercy Health Saint Mary's Grand Rapids who are resident physicians, the **Eligibility Waiting Period for Coverage** provision shown in the **Schedule of Insurance** section of the **Life Insurance** portion of Your certificate is amended to read as follows:

Eligibility Waiting Period for Coverage: None

In all other respects the certificate remains the same.

Signed for Hartford Life and Accident Insurance Company

Lisa Levin, Secretary

Michael Concannon, President