

**Amendatory Rider**



**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 St. Joseph Mercy Oakland 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:**

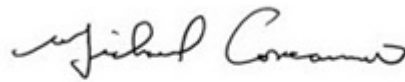
None

In all other respects the certificate remains the same.

Signed for Hartford Life and Accident Insurance Company



*Lisa Levin, Secretary*



*Michael Concannon, President*