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. Francis Healthcare Services Wilmington 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