Amendatory Rider

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 Covenant Medical Center, Sartori Memorial Hospital, and Mercy Hospital of Franciscan Sisters who are resident physicians, the **Eligibility Waiting Period for Coverage** provision shown in the **Schedule of Insurance** section of the **Short Term Disability** 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