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 Saint Joseph Mercy Oakland who are subject to a collective bargaining agreement, excluding resident physicians, the Eligible Class(es) For Coverage provision shown in the Schedule of Insurance section of the Life Insurance portion of Your certificate shall read as follows:

**Eligible Class(es) For Coverage**: All Full-Time and Part-time Active Employees at Saint Joseph Mercy Oakland, excluding resident physicians, who are subject to a collective bargaining agreement, excluding resident physicians, who are citizens or legal residents of the United States, its territories and protectorates, excluding leased or seasonal employees.

Full-time Employment: at least 72 budgeted hours per pay period
Part-time Employment: at least 32 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