

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-805190, issued to EASTERN MICHIGAN UNIVERSITY.

This rider becomes effective March 1, 2020.

The certificate is hereby amended in the following manner:

With respect to All Full-time Active Employees who are food service or maintenance employees who are members of AFSCME Local #3866 and clerical secretarial employees who are members of UAW Local #1975 with 1 year or more of service, Your certificate is amended as follows:

1. 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:

With respect to Basic Life Insurance and Basic Accidental Death and Dismemberment:

Eligibility Waiting Period for Coverage:

None

With respect to Supplemental Life Insurance, Supplemental Dependent Life Insurance, and Supplemental Accidental Death and Dismemberment:

Eligibility Waiting Period for Coverage:

The first day of the month coinciding with or next following 90 days of employment

The time period(s) referenced above are continuous. The Eligibility Waiting Period for Coverage will be reduced by the period of time You were a Full-time Active Employee with the Employer under the Prior Policy.

2. The **Basic Amount of Life Insurance** provision shown in the **Schedule of Insurance** section of the **Life Insurance** portion of Your certificate is amended to read as follows:

Basic Amount of Life Insurance

Maximum Amount

Your annual Earnings, rounded to the next higher \$1,000 if not already a multiple of \$1,000, multiplied by 2 times, subject to a maximum of \$275,000.

However, in no event will Your Basic Amount of Life Insurance be less than \$10,000.

3. The **Basic Principal Sum** provision shown in the **Schedule of Insurance** section of the **Life Insurance** portion of Your certificate is amended to read as follows:

Basic Principal Sum

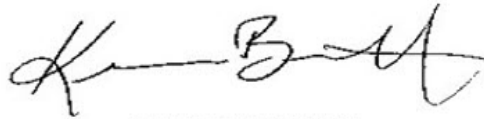
Maximum Amount

Your annual Earnings, rounded to the next higher \$1,000 if not already a multiple of \$1,000, multiplied by 2 times, subject to a maximum of \$275,000.

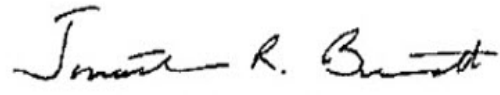
However, in no event will Your Basic Principal Sum be less than \$10,000.

In all other respects the certificate remains the same.

Signed for Hartford Life and Accident Insurance Company



Kevin Barnett, *Secretary*



Jonathan Bennett, *President*