



**HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY**  
One Hartford Plaza  
Hartford, Connecticut 06155  
(A stock insurance company)

**The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries.**

This rider is attached to a certificate given in connection with Policy Number GRH-803682, issued to MANUFACTURER AND BUSINESS ASSOCIATION.

This rider becomes effective July 1, 2019.

With respect to All Full-time Active Employees who are enrolled in the \$1,200 maximum weekly benefit with 26 week benefit duration plan, Your certificate is amended as follows:

1. The **Eligible Class(es) For Coverage** provision shown in the **Schedule of Insurance** section of the **Short Term Disability** portion of Your certificate shall read as follows:

**Eligible Class(es) for Coverage:**

All Full-time Active Employees who are enrolled in the \$1,200 maximum weekly benefit with 26 week benefit duration plan and who are citizens or legal residents of the United States, its territories and protectorates; excluding temporary, leased or seasonal employees.

Full-time Employment: at least 30 hours weekly

2. The **Weekly Benefit** provision shown in the **Schedule of Insurance** section of the **Short Term Disability** portion of Your certificate shall read as follows:

**Weekly Benefit:**

The lesser of:

- 1) 66 2/3% of Your Pre-disability Earnings; or
- 2) \$1,200;

reduced by Other Income Benefits.

3. The **Maximum Duration of Benefits Payable** provision shown in the **Schedule of Insurance** section of the **Short Term Disability** portion of Your certificate shall read as follows:

**Maximum Duration of Benefits Payable:**

- 1) 26 week(s) if caused by Injury; or
- 2) 26 week(s) if caused by Sickness.

4. The definition of **Pre-disability Earnings** shall be included in the **Definitions** section of the **Short Term Disability** portion of Your certificate:

**Pre-disability Earnings** means means Your regular weekly rate of pay including Commissions, but not bonuses, tips and tokens, overtime pay or any other fringe benefits or extra compensation, in effect on the date You were Actively at Work before You became Disabled.

However, if You are an hourly paid Employee, Pre-disability Earnings means the product of:

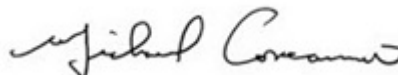
- 1) the average number of hours You worked per month, not including overtime, over the most recent 12 month period immediately prior to the date You were Actively at Work before You became Disabled, multiplied by:
- 2) Your hourly wage in effect on the date You were Actively at Work before You became Disabled.

In all other respects the certificate remains the same.

Signed for Hartford Life and Accident Insurance Company



Lisa Levin, *Secretary*



Michael Concannon, *President*