

**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-715274, issued to Inova Health System Foundation.

This rider becomes effective July 1, 2023.

With respect to All Full-time Active and Part-time Employees, excluding executives, the **Earnings** definition shown in the **Definitions** section of the **Life Insurance** portion of Your certificate shall be amended as follows:

**Earnings** means Your regular annual rate of pay, not counting bonuses, commissions, tips and tokens, overtime pay or any other fringe benefits or extra compensation, in effect on the first Monday in October of the prior calendar year immediately prior to the date You were last Actively at Work. Earnings are calculated over the 12 month period immediately prior to the first Monday each October and will be effective the January 1st through December 31st of the following year.

If You were hired after the first Monday in October, Earnings means Your regular annual rate of pay in effect on Your date of hire, not counting bonuses, commissions, tips and tokens, overtime pay or any other fringe benefits or extra compensation.

However, if You are an hourly paid Active Employee, Earnings means the product of:

- 1) the average number of hours You worked per year, not including overtime, over the most recent 1 year period ending the first Monday in October of the prior calendar year immediately prior to the date You were last Actively at Work, multiplied by:
- 2) Your hourly wage in effect on the first Monday in October of the prior calendar year immediately prior to the date You were last Actively at Work.


If You are an hourly paid Active Employee hired after the first Monday in October, Earnings means the product of:

- 1) the average number of hours You worked per year, not including overtime, over the total period of time You worked for the Employer, annualized, multiplied by:
- 2) Your hourly wage in effect on Your date of hire.

In all other respects the certificate remains the same.

Signed for Hartford Life and Accident Insurance Company

  
Kevin Barnett, Secretary

  
Michael J. Fish, Head of Group Benefits

