



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 GLT-715274, issued to Inova Health System Foundation.

This rider becomes effective July 1, 2023.

With respect to All Full-time Active Employees who are physicians, the **Pre-disability Earnings** definition shown in the **Definitions** section of the **Long Term Disability** portion of Your certificate shall be amended to read as follows:

Pre-disability Earnings means Your regular monthly 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 last day You were Actively at Work before You became Disabled. Pre-disability Earnings are calculated over the 12 months 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, Pre-disability Earnings means Your regular monthly 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 were an hourly paid Active Employee before You became Disabled, Pre-disability Earnings means the product of:

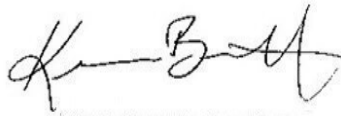
- 1) the average number of hours You worked per month, not including overtime, over the most recent 12 month period ending the first Monday in October of the prior calendar year immediately prior to the date You were last Actively at Work, multiplied by:
- 2) Your hourly wage in effect on the first Monday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

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

- 1) the average number of hours You worked per month, not including overtime, over the total period of time You worked for the Employer, 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

A handwritten signature in black ink, appearing to read 'Kevin Barnett'.

Kevin Barnett, *Secretary*

A handwritten signature in black ink, appearing to read 'Michael J. Fish'.

Michael J. Fish, *Head of Group Benefits*