### **SUMMARY ANNUAL REPORT**

#### **FOR**

## Stryker Corporation Welfare Benefits Plan

This is a summary of the annual report of the Stryker Corporation Welfare Benefits Plan, EIN 38-1239739, Plan No. 501, for period 1/1/2024 through 12/31/2024. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Stryker Corporation has committed itself to pay certain self-insured medical, prescription drug, dental, vision, and short-term disability claims incurred under the terms of the plan.

#### **Insurance Information**

The plan has contracts with BlueCross BlueShield of Alabama, Cigna Health and Life Insurance Company, Life Insurance Company of North America, Unum Life Insurance Company of America, Kaiser Foundation Health Plan, Inc., Hawaii Medical Service Association, Telus Health (US) Ltd., Lyra Health, Inc., Delaware American Life Insurance of America, and Lyra Clinical Associates P.C. to pay medical, prescription drug, dental, vision, life insurance, long-term disability, accidental death and dismemberment, employee assistance program, and medical benefits abroad claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2024 were \$24,699,509.

Because BlueCross BlueShield of Alabama is a so called "experience-rated" contract, the premium costs are affected by, among other things, the number and size of claims. Of the total insurance premiums paid for the plan year ending 12/31/2024, the premiums paid under the "experience-rated" contract were \$953,907 and the total of all benefit claims paid under this contract during the plan year was \$991,620.

# Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The item listed below is included in that report:

• insurance information, including sales commissions paid by insurance carriers;

To obtain a copy of the full annual report, or any part thereof, write or call the office of Stryker Corporation at 1941 Stryker Way, Portage, MI, 49002 or by telephone at 269-389-7521.

You also have the legally protected right to examine the annual report at the main office of the plan (Stryker Corporation, 1941 Stryker Way, Portage, MI, 49002) and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210. Or you may access a copy on the DOL's web site www.efast.dol.gov.