

Annual Enrollment FAQ

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Revised: November 3, 2025

For additional questions...

If your question is not answered below, please use the following resources:

- For questions on the Surest Advantage Plan: Contact Surest Member Services at 866 683 6440, available Monday–Friday from 7 a.m. to 10 p.m. ET.
- For other benefits or Annual Enrollment questions: Contact the myHR Team at myhr.stryker.com or 877 795 2002.

Make your elections at enroll.stryker.com between October 27, 2025, and November 7, 2025, at 11:59 p.m. Central Time.

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Your 2026 benefits

Q1: What's changing for my 2026 benefits?

A: Here are the key changes for 2026:

- Introducing the Surest Advantage Plan, a new medical plan option through UnitedHealthcare (UHC) that gives you the power to easily compare providers and their actual costs for services, all before you make an appointment.
- To streamline our offerings, the UHC Choice PPO and Blue Cross Blue Shield of Alabama (BCBSAL) plans will no longer be offered in 2026.

If you are enrolled in the UHC Choice PPO or BCBSAL plans, you and covered dependents will be automatically enrolled in the plans shown below for 2026, unless you choose a different plan during Annual Enrollment.

Current plan	2026 default plan
UHC Choice PPO Plan	Surest Advantage Plan
Blue Cross Blue Shield of Alabama (BCBSAL) plan	UHC Value PPO Plan

To learn more about additional changes for 2026, visit totalrewards.stryker.com.

Q2: Why is Stryker adding the Surest Advantage Plan?

A: We're excited to offer the Surest Advantage Plan through UHC, which is designed to make healthcare easier. The Surest Advantage Plan provides the coverage you'd expect from traditional health insurance, but with clear cost and coverage information, so you know up front what's covered and what it costs. The Surest Advantage Plan gives you power over your healthcare experience.

Unlike our other medical plans, Surest offers:

- An easy-to-use interface for members to shop for their healthcare
- The ability for members to save money by using high-value providers
- No deductible or coinsurance, only pre-determined copays

It's a smarter way to manage your healthcare and budget—and 90% of Surest members choose to re-enroll year after year. *

* Reported from a UnitedHealth Group client study.

Q3: Why are the UHC Choice PPO and BCBSAL plans no longer being offered?

A: Effective January 1, 2026, the UHC Choice PPO and BCBSAL plans will no longer be offered. Findings from our recent review show that UHC offers other comprehensive plan options, including the Surest Advantage Plan, that can provide cost savings and more transparent, upfront costs for care as compared to the UHC Choice PPO and BCBSAL plans. UHC also offers more covered services than the BCBSAL Plan.

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Note to BCBSAL members: You may not need to change providers to stay in-network. Our recent review showed significant overlap between the UHC and BCBSAL networks. To check if your providers are in UHC's network, visit myuhc.com, click "Find a provider" and search for providers in the UHC Choice Plus network. For assistance finding high-quality providers, visit includedhealth.com/stryker.

As a UHC member, you will have access to new benefits that are not covered by the BCBSAL plan, including chiropractic care, fertility benefits and access to more virtual providers.

Q4: What if I am enrolled in the BCBSAL or Choice PPO plans and already have prior authorization approved for a prescription or medical service in 2026?

A: If you are enrolled in one of Stryker's UHC medical plans and moving to the Surest Advantage Plan, see below:

- If you are enrolled in one of Stryker's UHC medical plans and already have approved 2026 prior authorizations for medical and/or pharmacy, they will be transferred to the Surest Advantage Plan—a new authorization is not required.
- For any new medical services in 2026 that require prior authorization, in-network providers are responsible for obtaining prior authorization before they provide covered services to you. There are some out-of-network benefits, however, for which you are responsible for obtaining prior authorization as indicated in Stryker's [Summary Plan Description](#).
- For any new prescriptions in 2026 that require prior authorization, your provider will obtain prior authorization for your prescription. Pharmacy prior authorization requirements are the same regardless of which UHC medical plan you are enrolled in.

If you are enrolled in the BCBSAL plan, see below:

- If you are enrolled in the BCBSAL Plan and already have approved 2026 prior authorizations for medical and/or pharmacy, they will be not transferred to UHC—a new authorization is required.
- For medical services that require prior authorization, UHC's in-network providers are responsible for obtaining prior authorization before they provide covered services to you. There are some out-of-network benefits, however, for which you are responsible for obtaining prior authorization as indicated in Stryker's [Summary Plan Description](#).
- For prescriptions that require prior authorization, your provider will obtain prior authorization for your prescription. Pharmacy prior authorization requirements are the same regardless of which UHC medical plan you are enrolled in.

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Q5: What should I do to ensure a smooth transition when switching medical plans?

A: Be sure to present your new ID card to both your doctor and pharmacy once it is available. This helps prevent any delays or issues with claims processing. You may also provide them with your new group number which is available in the 2026 Benefits at a Glance. It also ensures your doctor knows who to contact for new prior authorizations. If you're switching to Surest, your provider should reach out to Surest directly. If you're transitioning to UHC, your doctor should contact UHC for any necessary approvals.

The Surest Advantage Plan

Q6: How is Surest different from a traditional PPO plan? Will I need a referral to see a specialist?

A: Surest offers a modern approach to medical/prescription coverage while preserving many of the benefits employees value in a traditional PPO plan.

Here are some similarities between Surest and a traditional PPO plan:

- Freedom to choose in- or out-of-network care: Since Surest uses the same network of doctors and facilities you use today, you'll continue to have coverage both in-network and out-of-network—though out-of-network care is typically more expensive.
- No referrals required: You do not need a referral to see a specialist.
- Annual protection: There is still an annual cap on what you pay out-of-pocket (OOP) for covered medical care and prescriptions.

Here's what makes Surest different from a traditional PPO plan:

- No deductibles or coinsurance, only copays: You pay a single, clear copay for a visit or procedure. For example, an office visit copay includes certain labs and x-rays, while the copay for a procedure includes the facility, surgeon, and anesthesiologist. Similarly, for an emergency room visit, the copay covers services you receive during your visit, including the doctor and facility costs, an observation stay, imaging such as an x-ray or CT scan, stitches and drugs administered to you during your visit. This helps prevent surprise billing, unlike a traditional PPO where a single visit or procedure could result in multiple bills.
- Price transparency: With Surest, you can look up actual prices, not estimates, before receiving care. The Surest app and website show what you'll pay and what's included. With a traditional PPO, you often do not know your costs until after services are completed.
- Decision support: The Surest Advantage Plan allows you to make confident, informed healthcare decisions. Providers and facilities are assigned a range of copays for a specific service or procedure. Lower-cost providers represent higher-value care, which is backed by a record of quality, safety, efficiency and effectiveness. Knowing which providers deliver better value can be difficult to understand with a traditional PPO.

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To see how your costs for covered care under your Stryker UHC plan today compare to 2026 Surest costs, login to myuhc.com to access the Cost Estimator tool:

- From the menu bar, select Find Care & Costs
- Select Get an estimate under the Estimate Cost section
- From here, you can search for care by service or billing code

If you are not currently enrolled in a Stryker UHC plan and would like to estimate what costs for specific care would be under the Stryker UHC plans, or if you need assistance with the Cost Estimator tool, please contact UHC at 800 387 7508.

Q7: How does the out-of-pocket maximum work with the Surest Advantage Plan?

A: While the out-of-pocket maximums for our medical plans differ, the Surest Advantage Plan still covers 100% of eligible expenses for the remainder of the year once you reach the out-of-pocket maximum. With the Surest Advantage Plan, copays are designed to limit your out-of-pocket exposure by including multiple services within a single copay. This copay structure makes it more difficult for an individual to hit the out-of-pocket maximum and as a result reduces the likelihood that individuals will hit the out-of-pocket maximum compared to traditional medical plans.

Each person's needs are different, which is why it is important to use available tools and resources to explore your and your family's personal cost estimates:

- [Medical Expense Estimator \(MEE\)](#): See 2026 cost estimates including your paycheck cost for coverage
- [Surest pre-member site](#): Look up copays for the providers you use today and/or anticipated 2026 services
- [UHC Cost Estimator tool](#): See how your costs for covered care under your Stryker UHC plan today compare to 2026 Surest costs (instructions for how to access are at the top of page 6)

Q8: What is a high-value provider and who defines it?

A: A high-value provider is one who delivers high-quality care with lower risks of complications, better outcomes and greater efficiency.

Surest uses historical effectiveness and cost efficiency data from UHC to assign providers a Care Rating. Care Ratings are a simple way to help you navigate care options and find high-quality providers with confidence. Providers with a higher Care Rating are assigned lower copays under the Surest Advantage plan.

Q9: How does Surest set copays?

A: Copays are based on type of service, care ratings, and cost of the location. Higher ratings are given to high-value providers with a record of quality, safety, efficiency and effectiveness, such as lower rates of complications after surgeries and better use of resources.

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Q10: How will I know what's included in the copay?

A: Copays are specific dollar amounts you pay for services, like a doctor's visit. A copay may include several services. For example, an office visit copay includes standard labs and X-rays. A surgery copay includes costs for the facility, surgeon and anesthesiologist.

You'll see what's included in the copay when you search for care on the Surest pre-member site at surest.care/stryker or the Surest app/website once your Surest membership is active. It is important to use the Surest tools to verify what services are included in each copay.

Q11: Can I still receive care out-of-network with Surest?

A: Yes. The Surest Advantage Plan provides benefits for out-of-network care. Out-of-network services have pre-determined copays, just like in-network services, with most services combined into a single copay per visit or instance. Out-of-network care is typically more expensive than in-network care because:

- Copays for out-of-network care are more expensive than in-network care.
- You may owe more than the copay if your out-of-network provider charges more than what the Surest Advantage Plan covers (i.e., balance billing).

For emergency services, copays are fixed and do not differ between in-network and out-of-network.

Q12: I looked up my doctor on the Surest pre-member site and they are not listed in the results. What should I do?

A: The Surest pre-member site at surest.care/stryker only shows in-network providers and facilities available through the UHC Choice Plus network. If your in-network doctor does not appear in your search, try the following:

- Confirm the spelling of your doctor's name. If that does not work, try searching by specialty, condition or reason for care. You can also search using common words or symptoms—like “back pain” or “my head hurts.”
- If your in-network provider still does not appear, contact Surest Member Services at 866 683 6440 for support.

Q13: The Surest site shows that my current doctor is on the expensive end of the copay range. Why is that, and can I do anything about it?

A: Your doctor's cost and Care Rating are based on several factors, such as procedure efficiency, frequency of patients returning for follow-up appointments and overall care outcomes.

Ultimately, Surest helps you make informed decisions about your care that balance quality and affordability. You have the option to continue care with your current provider and pay a higher copay than you would if you switched to a provider with a higher Care Rating. Remember, if you decide you do not want the Surest plan, you can choose from one of the other medical plan options during Annual Enrollment.

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Q14: If my provider has questions on Surest, where should they go?

A: If your provider is unfamiliar with Surest, has questions about their Care Rating or needs help with Surest-related inquiries, they should call Surest Provider Services at 877 842 3210. This connects them directly to support questions about eligibility, benefits, claims and more.

Q15: Will I need to create new login credentials for the Surest website/app once my membership is active in 2026?

A: You'll use a HealthSafe ID to access the Surest website/app.

- If you already have a UnitedHealthcare account, you can log in with your existing HealthSafe ID—no need to create new credentials.
- If you're unsure whether you have a HealthSafe ID, you can select "Not sure: locate your account" on the login page to check.
- If you don't have a UnitedHealthcare account, you'll need to register for a new HealthSafe ID on the Surest website/app.

Q16: How does Surest coordinate with my Healthcare Flexible Spending Account (FSA)? Are claims still automatically processed? Where can I see my FSA balance?

A: Surest copays are eligible FSA expenses, and you can use your FSA like you do today to pay for eligible expenses.

Here's what else you should know:

- You may swipe your FSA card at point of service.
- Claims are processed automatically: With automatic claim payments, your eligible UHC/Surest claim expenses will automatically be drafted from your FSA. When you do not swipe your FSA card and instead pay out-of-pocket for eligible expenses, you will be automatically reimbursed via paper check or ACH direct deposit based on your preference on myuhc.com.
- You can view and manage your FSA balance—or submit an FSA claim—on myuhc.com.
- Automatic payment preferences can be adjusted on myuhc.com.

The difference is, with Surest, you'll know the actual copay before you visit the doctor, so you can plan your FSA spending more precisely.

Q17: If I elect a Flexible Spending Account (FSA) alongside the Surest Advantage Plan, how do I access my FSA?

If you're already logged into the Surest website, navigate to the Plan Resources page. There, you'll find a section asking, "Do you have an FSA with UHC?" Click the Visit Website link to be redirected to myuhc.com. You will log in using the same HealthSafe ID credentials as Surest to view your FSA details. Alternatively, you can go directly to myuhc.com and log in using your HealthSafe ID to view your FSA details.

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Q18: What will happen to my Health Savings Account (HSA) with Stryker if I enroll in the Surest Advantage Plan?

A: Your HSA funds are yours to keep and can still be used for eligible medical and prescription expenses under the Surest Advantage Plan, including copays. However, please note that once enrolled in Surest, you will no longer be able to contribute to your HSA because Surest is not a qualifying high-deductible health plan under the HSA IRS rules. Instead, you can consider enrolling in a Healthcare Flexible Spending Account (HCFSAs) to maximize your healthcare tax savings alongside Surest. Remember that the HCFSAs work differently than an HSA. For more information, visit the [Total Rewards site](#).

If you currently access your HSA through the Optum Bank website or app, you can continue to do so by logging in with your HealthSafe ID—even if you enroll in the Surest Advantage Plan. If you haven't registered for a HealthSafe ID yet, you can create one. Should you choose to access your HSA through myUHC, the same HealthSafe ID works for both Optum Bank and myUHC.

Q19: I'm currently receiving ongoing medical care [for pregnancy, cancer, etc.] under one of Stryker's UHC medical plans. Will my care be disrupted if I move to the new Surest Advantage Plan?

A: We understand that continuity of care is critical. If you are already using a UHC in-network provider, your provider will still be in-network with the Surest Advantage Plan. It's important to confirm that your providers are in the UHC Choice Plus network, because network changes occur from time to time.

You can look up copays for your current provider and services, and see other options that may be available, by going to the Surest pre-member website at surest.care/stryker.

Q20: Can I manage my prescriptions in the Surest app/website like I do today through myUHC?

A: Prior to the start of Annual Enrollment, pharmacy information will be available on the Surest pre-member website at surest.care/stryker. When you search for the medication, you will be provided with a link to the Prescription Drug List where you can look up the tier that your medication falls under.

Beginning October 27, the Surest pre-member site will allow you to search for specific cost and coverage details via the search tool.

Once your Surest membership is active, you can manage your prescriptions through the Surest app or website. This includes:

- Searching for prescription drug costs and coverage
- Finding in-network pharmacies to fill your prescriptions
- Viewing your pharmacy claims

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Q21: I have a question about whether something is covered with the Surest Advantage Plan. How do I find out?

A: Use the Surest pre-member website at surest.care/stryker (or the Surest app once your membership is active) to search by condition, treatment or provider, as well as view actual copays before making an appointment. You can also consult with a Surest expert if you have questions by contacting Surest Member Services at 866 683 6440.

Keep in mind, you'll have access to the same coverage and benefits you rely on today through Stryker's UHC plans, like preventive and primary care, prescriptions, hospitalization and specialist care, with an annual out-of-pocket maximum that limits your costs for covered care.

BCBSAL Plan

Q22: How can I find out if my current health care providers under BCBSAL participate in UHC Choice Plus network?

A: Our recent review showed significant overlap between the UHC and BCBSAL networks. Follow these steps to determine if your provider participates in the UHC Choice Plus network:

1. Go to myuhc.com and select Find a Provider toward the bottom of the home page
2. Select the Medical Directory or Behavioral Health Directory based on the type of provider you are searching for
3. Select Employer and Individual Plans
4. Select Choice Plus as the plan network name
5. Enter City and State, or Zip Code
6. Enter name of provider in the Search section

Q23: I am currently enrolled in the BCBSAL plan and in the middle of treatment (e.g., chemotherapy, pregnancy, etc.). What do I do?

A: We understand that continuity of care is critical. You may not need to change providers to stay in-network—our recent review showed significant overlap between the UHC and BCBSAL networks. To check if your providers are in UHC's network, visit myuhc.com, click "Find a provider" and search for providers in the UHC Choice Plus network.

If your current provider is not in the UHC Choice Plus network, you may be able to utilize the Transition of Care program. Transition of Care is a service through UHC that enables new enrollees to receive time-limited care for specified medical conditions from a non-contracted physician at the benefits level associated with contracted physicians. Contact UHC once you are enrolled and your information is active in their system for more details.

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Q24: I am currently enrolled in the BCBSAL Plan and have a prescription that requires prior authorization or that is already delivered to me via home delivery. Do I need to do anything to continue receiving my medication?

A: Prior authorization and home delivery information will need to be newly requested through UnitedHealthcare once you are enrolled. To confirm if your prescription is covered under Stryker's UHC medical plans, view the [Advantage Tier 3 Prescription Drug List](#) effective January 1, 2026. Please note that changes to covered prescriptions and prescription requirements occur three times per year in January, May and September.

To sign up for Optum Rx Home Delivery:

- Visit myuhc.com to create an account and opt in.
- Ask your doctor to send an electronic prescription to Optum Home Delivery.
- Call the number on your member ID card.

For questions, call UHC at 800 387 7508.

Enrolling in your benefits

Q25: Do I need to take action this year?

A: If you are enrolled in the UHC Choice PPO or BCBSAL plans, you and covered dependents will be automatically enrolled in the plans shown below for 2026, unless you choose a different plan during Annual Enrollment.

Current plan	2026 default plan
UHC Choice PPO Plan	Surest Advantage Plan
Blue Cross Blue Shield of Alabama (BCBSAL) plan	UHC Value PPO Plan

In addition, you must take action if you wish to:

- Confirm or change your benefit elections and/or make changes to your covered dependents.
- Avoid the annual \$600 Tobacco Use Surcharge. If you enroll in one of Stryker's medical plans, you must complete the Tobacco Use Affidavit every year, indicating the tobacco use status for you and your covered spouse/domestic partner (if applicable). Your 2025 Tobacco Use Affidavit will not carry over to 2026.
- Contribute to a Health Savings Account (HSA) or Flexible Spending Account (FSA). Your current election amount will not roll over to 2026.

You cannot make changes outside of Annual Enrollment* unless you experience a qualifying life event. For more information about qualifying life events, review the [Summary Plan Description](#).

Any elections or changes you make to your benefits on Stryker's Benefits Enrollment Site will automatically be saved and treated as your official election. If you do not intend to choose a benefit, please be sure to make the appropriate changes before logging out of the site.

* You can change your HSA contribution amount and any beneficiaries throughout the year.

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Q26: How do I enroll?

A: To enroll, first visit totalrewards.stryker.com to learn about all your benefits and what's changing. When you're ready to enroll, go to the Benefits Enrollment Site (enroll.stryker.com) and log in using your Stryker email address and network password. You can access the site from any computer with an internet connection and a compatible internet browser.

From the home page, click on the "Enroll in your 2026 benefits" tile under the "To Do" section. You can use any device, including your home computer or laptop, tablet or mobile phone. You must use one of the following browsers: the latest version of Google Chrome, Firefox, Microsoft Edge or Safari. Stryker does not guarantee that your enrollment information will be processed successfully if you use a different browser to enroll.

If you receive an error message, try the following:

1. Refresh your cache by opening settings in your internet browser and clearing your history and website data.
2. Close all browser windows.
3. Log in again.

If you are still having issues, try using a different device to access the site. Contact the myHR Team at 877 795 2002 or visit myhr.stryker.com for additional assistance. If you've forgotten your password, contact the IT support desk by calling 855 SYK HELP (795 4357).

Q27: How do I submit my dependent certification documents if I am adding a new dependent to my health plan?

A: If you are required to submit [dependent certification](#), use the instructions below to submit required documentation with a myHR ticket. Documentation must be received by 11:59 pm Central Time on November 14, 2025.

1. Log in to the portal at myhr.stryker.com.
2. If you already have a ticket open regarding adding a new dependent, you will see it listed under My Cases and can click on it there.
3. To create a new ticket, there are two options:
 - a. Use the search feature to find the "[Verify Dependents](#)" option to open a new ticket.
 - b. Under the Open a Case section, navigate to the Benefits & Wellbeing section to find the "[Verify Dependents](#)" option to open a new ticket.
4. Complete the form and upload any applicable documents by selecting the paperclip icon.
5. Select Submit.
6. Your ticket will route to the appropriate myHR Team to review the documents. Please monitor the ticket for any messages from the myHR Team in case additional information or documentation is needed to complete adding your dependent.

If you are planning to overnight your documentation or are using accountable mail, please mail to the following address.

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Stryker
myHR Team
4100 E Milham Ave.
Portage, MI 49002

Q28: Do I need to provide Evidence of Insurability (EOI) if I elect supplemental life insurance?

A: Any increases to your or your spouse's/domestic partner's coverage outside of your new hire enrollment window requires EOI. Unum will send information regarding how to complete the EOI process to your Stryker email address in January, if required. Please note, child supplemental life insurance does not require EOI.

Q29: What happens if I am on a leave of absence?

A: If you are on a leave of absence, you must enroll between October 27 and November 7, 2025, if you want to make changes to your benefits for 2026. If you do not take action during Annual Enrollment:

- If you are enrolled in the UHC Choice PPO Plan, you and covered dependents will be automatically enrolled in the Surest Advantage Plan for 2026.
- If you are enrolled in the Blue Cross and Blue Shield of Alabama Plan, you and covered dependents will be automatically enrolled in the UHC Value PPO Plan for 2026.
- Current HSA and/or FSA elections will not roll over.
- Your current tobacco use status will not rollover, and you will be defaulted to a tobacco user for 2026 and charged the tobacco surcharge (unless you certify you and your covered spouse/domestic partner are not tobacco users or you and your covered spouse/domestic partner complete a Tobacco Cessation Program).

If you have questions, contact the myHR Team at 877 795 2002 or myhr.stryker.com.

Q30: Why does my benefit amount for my basic/supplemental life insurance not match my salary? How is this amount determined?

A: When setting employee/employer premiums, we use your "annual benefit salary" to estimate how much you would be paid if a life insurance claim were filed. We calculate your benefit salary using your annualized pay as of August 31 (including overtime and commissions) and then add any bonuses. Your benefit salary is frozen throughout the plan year. If you are a new hire, we estimate your benefit salary at the time of hire based on your expected annual salary and/or commissions. If you were a new hire or began Stryker U.S. payroll after January 1, 2025, your 2025 benefit salary at the time of "hire" will carry over into 2026. Please note that this calculation is not the actual payment amount your beneficiary would receive if a life insurance claim were approved. The life insurance amount that would be paid is based on the terms of your life insurance policy. Please see the life insurance certificate in the [Summary Plan Description](#) for more details.

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Q31: When will I receive my 2026 HSA contribution?

A: If you select one of Stryker's UHC HSA plans for 2026, you will receive your contribution from Stryker by January 31, 2026, provided that your account has been successfully opened with Optum Bank.

Q32: I enrolled but still see an Enroll in your Benefits tile under the "To Do's" section on the Benefits Enrollment Site. What do I do?

A: You will continue to see this item through the Annual Enrollment deadline, even if you have already made your elections. This allows you to go back in and update your elections any time during the Annual Enrollment period.

Q33: How do I know if I completed my enrollment?

A: Any elections or changes you make to your benefits on Stryker's Benefits Enrollment Site will automatically be saved and treated as your official election. If you do not intend to choose a benefit, please be sure to make the appropriate changes before logging out of the site.

After you finish enrolling on enroll.stryker.com and click the "Complete enrollment" button, you should see "Congratulations! Your elections have been made." You will need to click the "Get your summary" link to view your confirmation statement. Print this statement for your records. If your elections look correct on your confirmation statement, then your elections were saved successfully. After reviewing your elections and printing your confirmation statement, click "Home" at the top of the page to go back to the home page.

If you want to make any changes or review your elections after you've finished enrolling, click on the "Review your options and enroll" tile under Recommendations at the top of the home page. You must also provide dependent certification documentation if you are adding coverage for new dependents. See question 22 regarding the dependent certification requirements for any newly added dependents.