Annual Enrollment FAQ

Contents

Revised: September 25, 2026

For additional questions...

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

- For Annual Enrollment questions: Contact the myHR Team at myhr.stryker.com or 877 795 2002.
- For questions on the Surest Advantage Plan: Contact Surest Member Services at 844 530 0139, available Monday–Friday from 6 a.m. to 9 p.m. Central Time.

Make your elections at enroll.stryker.com between October 26, 2026, and November 6, 2026, at 11:59 p.m. Central Time.

Your 2027 benefits

Q1: What's changing for my 2027 benefits?

A: Here is a summary of the changes for 2027:

- Costs for coverage
  - Both your costs and Stryker's contributions under most of our medical plans will increase in 2027. To help manage these rising costs, Stryker will continue to cover the majority of your medical benefit costs. In 2027, Stryker expects to continue to pay, on average, approximately 80% of the cost of medical benefits, or an estimated $13,462 per covered employee.
  - Part-time employees: Beginning in 2027, eligible part-time employees will pay the same rates as full-time employees.
  - There will be a reduction in 2027 costs for supplemental health benefits—critical illness, accident and hospital indemnity.
  - There will be no change to your cost for other coverages, unless you change coverage or move into a new age or salary category for supplemental life.
- There are preventive medical screening enhancements beginning January 1, 2027, specifically, osteoporosis screenings and coverage for cervical cancer screenings.
- Retinal imaging will be covered at no cost in-network for vision plan members.
- The Health Savings Account (HSA) and Flexible Spending Accounts (FSA) contribution limits will increase in 2027.
- For the UnitedHealthcare (UHC) medical plans, there will be expanded resources for those with special needs, available starting in 2027 through the Special Needs Initiative.
- There is a new Bariatric Resource Services program for eligible UHC and Surest plan members living with clinical obesity on their weight-loss journey. Beginning January 1, 2027, you must participate in the Bariatric Resource Services program and get surgical care from a Centers of Excellence provider in order for your bariatric surgery to be covered under the medical plan.

To learn more, visit totalrewards.stryker.com.

The Surest Advantage Plan

Q2: How is Surest different from a traditional PPO plan?

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.

If you are enrolled in a Stryker UHC plan and would like to see how your costs for covered care today compare to 2027 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 costs for care under the Stryker UHC plans or if you need assistance with the Cost Estimator tool, contact UHC at 800 387 7508.

Q3: 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 2027 cost estimates including your paycheck cost for coverage.

- Surest pre-member site: Look up copays for the providers you use today and/or anticipated 2027 services. Provider and facility copays are assessed annually based on the most recent effectiveness and cost efficiency data. This means that each year, copays may increase, decrease or stay the same. If your copay increases, it will not increase more than the highest end of the already-established copay range for a particular service. To view 2027 copays and information, click 2027 when you visit the site.
- UHC Cost Estimator tool: See how your costs for covered care under your Stryker UHC plan today compare to 2027 Surest costs (instructions to access are on page 4).

Q4: 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. Note that Care Ratings are assessed and updated annually based on the most recent effectiveness and cost efficiency data.

Q5: 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. Copays are reassessed annually based on the most recent effectiveness and cost efficiency data. This means that each year, copays may increase, decrease or stay the same. Visit surest.care/stryker to review next year's copays during Annual Enrollment—especially for providers, facilities or services you plan to use in 2027.

Q6: 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. It's important to review copays during Annual Enrollment—especially for providers or facilities you're planning to use next year.

Use the Surest pre-member website at surest.care/stryker and click 2027 to review next year's copays during Annual Enrollment—especially for providers, facilities or services you plan to use in 2027.

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.

Q7: 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.

Q8: Do I need a referral to see a specialist?

A: No. You do not need a referral to see a specialist.

Q9: 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 844 530 0139 for support.

Q10: 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.

Q11: If my provider has questions about Surest or is unfamiliar with 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, point them to the provider contact information on the back of your Surest ID card. Surest Provider Services can be reached at 877 842 3210, connecting them directly to Surest to support questions about eligibility, benefits, claims and more.

Q12: 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.

Q13: 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 and click 2027 (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.
- Review next year's copays during Annual Enrollment—especially for providers or facilities you plan to use in 2027.

You can also consult with a Surest expert if you have questions by contacting Surest Member Services at 844 530 0139.

Keep in mind, you'll have access to the same coverage, benefits and network of providers as the other 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.

Enrolling in your benefits

Q14: Do I need to take action this year?

A: 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 2026 Tobacco Use Affidavit will not carry over to 2027.

- Contribute to a Health Savings Account (HSA) or Flexible Spending Account (FSA). Your current election amount will not roll over to 2027.

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.

Q15: 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 2027 benefits" tile under the "Your Action Needed" 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).

Q16: 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 13, 2026.

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.

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

Q17: 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.

Q18: What happens if I am on a leave of absence?

A: If you are on a leave of absence, you must enroll between October 26 and November 6, 2026, if you want to make changes to your benefits for 2027. If you do not take action during Annual Enrollment:

- 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 2027 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.

Q19: 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, 2026, your 2026 benefit salary at the time of "hire" will carry over into 2027. 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.

Q20: When will I receive my 2027 HSA contribution?

A: If you select one of Stryker's UHC HSA plans for 2027, you will receive your contribution from Stryker by January 31, 2027, provided that your account has been successfully opened with Optum Bank.

Q21: I enrolled but still see an Enroll in your Benefits tile under the "Your Action Needed" section on the Benefits Enrollment Site. What do I do?

A: You will continue to see this tile 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.

Q22: 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 "Your Action Needed" section on the Benefits Enrollment Site. You must also provide dependent certification documentation if you are adding coverage for new dependents. See question 16 regarding the dependent certification requirements for any newly added dependents.