stryker

2027

Benefits at a Glance

Find this document and more information about your benefits online, on Stryker's Total Rewards site at totalrewards.stryker.com. Access it at work, at home and on most mobile devices.

Updated: 09/25/26

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Plans may differ for full-time and part-time employees. For a summary of how part-time status impacts your eligibility, see the Part-Time Benefits document on totalrewards.stryker.com > Forms and documents > Additional forms and documents. You can find full details available in the Summary Plan Description on Stryker's Total Rewards site.

The benefits outlined in this document are summaries only and are subject to the actual provisions of the respective plan documents in effect covering such benefits. Stryker reserves the right to alter, modify, amend or terminate these benefits within the law, in a manner in which we believe to be in our and our employees' best interest as affected by business conditions. If there are any differences between the information in this summary and the plan documents or contracts, the plan document or contract will prevail.

Your Total Rewards

At Stryker, we understand that your health and wellbeing are important. That's why we offer you a comprehensive Total Rewards package, which helps protect your (and your family's) health and finances so you can focus on what matters most to you.

Health

Medical and prescription drug
Critical illness insurance
Accident insurance
Hospital indemnity insurance
Dental
Vision
Medical benefits abroad
Personalized healthcare support
Wellbeing program
Tobacco cessation program

Financial

Health Savings Account (HSA)
Flexible Spending Accounts (FSAs)
401(k) plan
Employee Stock Purchase Plan (ESPP)
Basic life and AD&D insurance
Supplemental life insurance
Short-term and long-term disability insurance
Employee discounts
Tuition reimbursement
Commuter benefits
Life insurance plus long-term care

Work/Life

Holidays
Vacation/Sick time
Bereavement
Parental leave
Military leave
Caregiver leave
Employee assistance program (EAP)
Family building, parenting and midlife health
Adoption and surrogacy assistance
Breast milk shipping

Learn more by visiting totalrewards.stryker.com.

Medical and prescription plans

Your health matters, which is why our benefits program includes medical plan options with a range of coverage levels and costs designed to meet the diverse needs of our employees. When you enroll in a medical plan, you automatically receive prescription drug benefits. It's important to take advantage of all the benefits your medical plan provides, including free in-network preventive care.

To learn more about your medical plans, including plan details and covered services, visit totalrewards.stryker.com.

How the Surest Advantage Plan works

With the Surest Advantage Plan through UnitedHealthcare (UHC), there are no deductibles or coinsurance, only copays, which you can look up on the Surest app or member website before making an appointment. For office visits and many procedures, you see one price. By grouping these services—combining the labs and x-rays that go along with a medical procedure or test into one price—Surest makes it easier for you to know what you'll pay in advance.

Surest evaluates providers and locations based on past claims data. Higher Care Ratings with lower copays 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. For more information and to look up costs of care before you enroll, visit surest.care/stryker.

UnitedHealthcare PPO Plans

UHC Choice Plus Network
800 387 7508
Group number—703997
myuhc.com

Surest Advantage Plan through UnitedHealthcare

UHC Choice Plus Network
844 530 0139
Group number—78800874
benefits.surest.com

Plans may vary by your state or ZIP code. Please refer to the Summary Plan Description (SPD) available on totalrewards.stryker.com.

Medical and prescription plans—UnitedHealthcare Surest Advantage and PPO plans (continued)

Medical plans—UnitedHealthcare Surest Advantage and PPO Plans

The UnitedHealthcare (UHC) Surest Advantage and Value PPO Plans are available to employees in most Stryker locations. The Out-of-Area plan is available if there is no satisfactory access to the UHC ChoicePlus network in your area. If you reside in California or Hawaii, alternative medical/prescription drug plans are offered.

Plan provision	Surest Advantage Plan		UHC Value PPO Plan		Out-of-Area Plan
Annual deductible	**In-network**	**Out-of-network***	**In-network**	**Out-of-network***	**Out-of-area***
Employee	None	None	$850	$1,700	$450
Employee + 1			$1,700	$3,400	$900
Family			$2,550	$5,100	$1,350
Annual out-of-pocket maximum	**In-network**	**Out-of-network***	**In-network**	**Out-of-network***	**Out-of-area***
Employee	$4,000	$8,000	$4,250	$8,500	$2,950
Employee + 1	$8,000	$16,000	$8,500	$17,000	$5,900
Family	$8,000	$16,000	$9,250	$18,500	$6,250

*For out-of-network costs, see the Summaries of Benefits and Coverage on totalrewards.stryker.com/Resources. The allowed amount for an out-of-network claim is developed using reference-based methodology from Naviguard. Call UnitedHealthcare or Surest, as it applies to you, to find out if Naviguard can assist you with negotiations and other billing assistance.

Medical and prescription plans—UnitedHealthcare Surest Advantage and PPO plans (continued)

	Surest Advantage Plan*	UHC Value PPO Plan	Out-of-Area Plan
	In-network	**In-network**	**Out-of-area****
	You pay		**You pay**
Preventive care	$0	$0	$0
Office visits			
Primary care	$10 to $65 copay	$25 copay	20% after deductible
Specialist	$10 to $65 copay	$40 copay	20% after deductible
Mental health and substance abuse treatment			
Office visit	$10 copay	$25 copay	20% after deductible
Outpatient	$75 copay	20% after deductible	20% after deductible
Inpatient	$1,200 copay	20% after deductible	20% after deductible
Procedures			
Office, outpatient and inpatient	$15–$2,500 copay	20% after deductible	20% after deductible
Inpatient (ER-admitted)	$1,600 copay (ER copay waived)		
Maternity			
Routine pre-natal	$0	$0	$0
Labor and delivery	$625 to $1,600 copay	20% after deductible	20% after deductible
Physical therapy	$5 to $45 copay	20% after deductible	20% after deductible
Lab and x-ray			
Routine diagnostic test (e.g., x-ray, lab, ultrasound)	$0	20% after deductible (preventive covered at 100%)	20% after deductible (preventive covered at 100%)
Complex imaging (e.g., MRI, CT)	$75 to $950 copay	20% after deductible	20% after deductible
Emergency care			
Urgent care/walk-in	$35 copay	$40 copay	20% after deductible
Emergency room	$375 copay; waived if admitted	$150 copay; waived if admitted	$150 copay; waived if admitted

*For office visits and many procedures, Surest combines the labs and x-rays that go along with a procedure into one price. This table shows copays as a range because copays vary by provider, service and location. Providers or locations with higher Care Ratings have lower copays. For more information and to look up costs for care, visit surest.care/stryker.

**The allowed amount for an out-of-network claim is developed using reference-based methodology from Naviguard. Call UnitedHealthcare to find out if Naviguard can assist you with negotiations and other billing assistance.

In general, your network provider must obtain prior authorization from UnitedHealthcare, as described in the Summary Plan Description, before you receive certain covered health services. **For the Out-of-Area Plan:** There are some services for which you are responsible for obtaining prior authorization from UnitedHealthcare.

Medical and prescription plans—UnitedHealthcare Surest Advantage and PPO plans (continued)

	Prescription plan copayments							
	Surest Advantage Plan				UHC Value PPO and Out-of-Area Plans			
	Tier 1	**Tier 2**	**Tier 3**	**Drug formulary required?**	**Tier 1**	**Tier 2**	**Tier 3**	**Drug formulary required?**
Retail—30-day supply	$5	$40	$60	Yes	$10	$25	$50	Yes
Retail—90-day supply	$12.50	$100	$150	Yes	$30	$75	$150	Yes
Mail order—90-day supply (in-network only)	$12.50	$100	$150	Yes	$25	$62.50	$125	Yes

Notes:
- Some Affordable Care Act (ACA) preventive medications are covered at 100% with no copay requirement.
- For more information, including a link to the Advantage 3-Tier Prescription Drug List (PDL), visit totalrewards.stryker.com.

Medical and prescription plans

UnitedHealthcare HSA plans

UHC Choice Plus Network
800 387 7508
Group number—703997
myuhc.com

Medical plan—UnitedHealthcare HSA plans

The UnitedHealthcare (UHC) HSA plan options are available to employees in most Stryker locations. If you reside in California or Hawaii, alternative medical/prescription drug plans are offered.

Plan provision	UHC Premium HSA		UHC Basic HSA	
2027 HSA contribution from Stryker				
Employee	$600		$300	
All other coverage tiers	$1,200		$600	
Annual deductible*	**In-network**	**Out-of-network****	**In-network**	**Out-of-network****
Employee	$1,800	$3,600	$2,500	$5,000
All other coverage tiers	$3,600	$7,200	$5,000	$10,000
Annual out-of-pocket maximum	**In-network**	**Out-of-network****	**In-network**	**Out-of-network****
Employee	$5,000	$10,000	$6,450	$12,900
All other coverage tiers	$10,000	$20,000	$12,900	$25,800

* For the HSA plans, the "all other coverage tiers" deductible must be met before the plan covers any expenses. No one family member's expenses are capped at the individual deductible amount.

** The allowed amount for an out-of-network claim is developed using reference-based methodology from Naviguard. Call UnitedHealthcare to find out if Naviguard can assist you with negotiations and other billing assistance.

Medical plan—UnitedHealthcare HSA plans (continued)

	UHC Premium HSA	UHC Basic HSA
	In-network	**In-network**
	You pay	**You pay**
Preventive care	0%	0%
Office visits Primary care and specialist	20% after deductible	30% after deductible
Mental health and substance abuse treatment Inpatient and office visits	20% after deductible	30% after deductible
Emergency care Emergency room Urgent care/walk-in	20% after deductible 20% after deductible	30% after deductible 30% after deductible
Procedures Office, outpatient and inpatient	20% after deductible	30% after deductible
Maternity Routine pre-natal Labor and delivery	0% 20% after deductible	0% 30% after deductible
Physical therapy	20% after deductible	30% after deductible
Lab and x-ray Routine diagnostic test (e.g., x-ray, lab, ultrasound) Complex imaging (e.g., MRI, CT)	20% after deductible 20% after deductible	30% after deductible 30% after deductible

In general, your network provider must obtain prior authorization from UnitedHealthcare, as described in the Summary Plan Description, before you receive certain covered health services.

Prescription plan—UnitedHealthcare HSA plans (continued)

UnitedHealthcare HSA plans

With the UHC HSA medical plans, there are no copays for prescriptions drugs. Instead, you pay 100% of the cost for non-preventive prescription drugs, until you meet the HSA plan's deductible.

Prescription costs and coinsurance		
	If your deductible has not been met...	**If your deductible has been met...**
In-network	You pay the full cost of your prescription drugs until your **in-network** medical plan deductible is met.	You pay the applicable coinsurance amount for your prescription drugs until your **in-network** out-of-pocket maximum has been reached. The **in-networ**k coinsurance amounts are: **UHC Premium HSA**: 20% **UHC Basic HSA**: 30%
Limitations, exceptions, and other important information	• Some **Affordable Care Act (ACA) preventive medications** are covered at 100% with no deductible requirement. • The plan covers certain **core preventive medications** before the deductible is met, meaning you only pay the appropriate coinsurance until you meet your out-of-pocket maximum. • To learn more and find a copy of the ACA preventive and core preventive drug lists, as well as your Advantage 3-Tier Prescription Drug List (PDL), visit totalrewards.stryker.com.	

Medical and prescription plans

Kaiser Permanente of California

800 464 4000
Northern group number—17181
Southern group number—118506
kaiserpermanente.org

Kaiser Permanente of California

Kaiser Permanente of California is only available to employees who live or work in the state of California.

California participants may also select any of the Surest Advantage, UHC Value PPO or HSA plans. All care and services must be coordinated by a Kaiser Permanente physician.

Plan provision	In-network medical coverage only
Annual deductible	
Employee	$250
All other coverage tiers	$500
Annual out-of-pocket maximum for coinsurance	
Employee	$3,000
All other coverage tiers	$6,000

	You pay
Preventive care	$0
Office visits	
Primary care and specialist	$10 copay
Mental health and substance abuse treatment	
Inpatient	10% after deductible
Outpatient	$10 copay
Emergency care	
Emergency room	10% after deductible
Urgent care/walk-in	$10 copay
Hospital service	
Inpatient and outpatient	10% after deductible
Lab and x-ray	$10 copay

Prescription copayments			
	Generic	**Brand name**	**Drug formulary required?**
Retail—Up to 31 days' supply	$10	$30	Yes
Mail order—100-day supply	$20	$60	Yes

Medical and prescription plans

Hawaii Medical Service Association (HMSA)

800 776 4672
Group number—32908-1-4
Stryker Employment Company LLC
hmsa.com

Hawaii Medical Service Association

The Hawaii Medical Service Association (HMSA) Plan is only available to employees who reside in the state of Hawaii. Benefits are subject to change.

Plan provision	In-network	Out-of-network
Annual deductible		
Employee	$350	$350
Family	$1,050	$1,050
Annual medical out-of-pocket maximum		
Employee	$3,000	$3,000
Family	$9,000	$9,000
Annual prescription drug out-of-pocket maximum		
Employee	$3,600	$3,600
Family	$4,200	$4,200

Medical and prescription plan—Hawaii Medical Service Association (continued)

Medical plan	In-network	Out-of-network
	You pay	**You pay**
Preventive care*	$0	30% after deductible
Office visits Primary care and specialist	$17 copay	30% after deductible
Mental health and substance abuse treatment		
Inpatient		
Physician services	20% after deductible	30% after deductible
Hospital and facility services	20% after deductible	30% after deductible
Outpatient		
Physician services	$17 copay	30% after deductible
Hospital and facility services	20% after deductible	30% after deductible
Emergency care		
Physician services	$17 copay	$17 copay
Emergency room	20% after deductible	20% after deductible
Emergency medical transportation (ground/air)	20% after deductible	30% after deductible
Hospital service Inpatient and outpatient	20% after deductible	30% after deductible
Lab and x-ray	20% after deductible	30% after deductible

*Age and frequency limitations may apply.

Prescription plan	In-network		Out-of-network	
	Retail—30-day supply	**Mail order—90-day supply**	**Retail—30-day supply**	**Mail order—90-day supply**
Tier 1	$7 copay	$11 copay	$7 copay; then 20% coinsurance	Not covered
Tier 2	$30 copay	$65 copay	$30 copay; then 20% coinsurance	Not covered
Tier 3	$30 copay	$65 copay	$30 copay; then 20% coinsurance	Not covered
Tier 4	$100 copay	Not covered	Not covered	Not covered
Tier 5	$200 copay	Not covered	Not covered	Not covered

For more information about HMSA prescription drug coverage, visit hmsa.com.

Dental plan—Delta Dental

Delta Dental of Michigan

800 524 0149
Group number—5480
deltadentalmi.com

Learn more about your dental benefits and find a full list of covered services on totalrewards.stryker.com.

Healthy teeth and gums are important to your overall wellbeing, and the dental plan through Delta Dental can help you maintain your dental health. The plan pays for most preventive and diagnostic care and helps cover the cost of basic and major restorative treatments.

With the Delta Dental Plan, you have the freedom to choose any provider you wish, but you may save more money and receive a higher level of coverage when you see an in-network Delta Dental PPO or Premier dentist.

Visit deltadentalmi.com to use the "Find A Dentist" tool, which helps you locate participating providers and see if they are accepting new patients. The tool features a "DentaQual" rating, allowing you to identify high-value dental providers based on treatment outcomes, adherence to best practices, cost-effectiveness, patient retention and treatment recommendations.

Delta Dental plan	
Annual deductible	
Employee	$50
Employee + 1	$100
Family	$150
Benefit maximums	
Per calendar year excluding orthodontics	$2,000
Lifetime maximum benefit paid for orthodontics	$2,000

Dental plan—Delta Dental (continued)

Delta Dental plan		
	PPO dentist/ Premier dentist	**Nonparticipating dentist***
	You pay	You pay
Class I benefits • Diagnostic and preventive services (includes exams, cleanings, fluoride and space maintainers) • Emergency palliative treatment (to temporarily relieve pain) • Radiographs/x-rays	0%	0%
Class II benefits • Minor restorative services (includes fillings) • Oral surgery services (extractions and dental surgery) • Relines and repairs (to bridges and dentures)	20% after deductible	20% after deductible
Class III benefits • Major restorative services (includes crowns) • Implants (endosteal implants to replace missing teeth)	50% after deductible	50% after deductible
Class IV benefits • Orthodontic services (includes braces)	50%	50%

*When you receive services from a Nonparticipating dentist, the percentages in this column indicate the portion of Delta Dental's Nonparticipating Dentist Fee that you will pay for those services. The eligible Nonparticipating Dentist Fee may be less than what the Dentist charges or Delta Dental approves and you are responsible for that difference.

PPO vs. Premier dentists

With the Delta Dental PPO plan, you are free to see any licensed dentist. However, you will save the most money by visiting a Delta Dental network dentist.

- **Delta Dental PPO:** You will save the most with a Delta Dental PPO dentist. PPO dentists agree to accept Delta Dental's reduced PPO fees as payment in full for dental services. This means they cannot bill you the difference between what they usually charge and what the Delta Dental PPO fee is.
- **Delta Dental Premier:** You will pay more with a Delta Dental Premier dentist compared to a Delta Dental PPO dentist. However, you will likely save compared to an out-of-network dentist. Premier dentists agree to Delta Dental's maximum plan allowance as payment in full, which may be lower than the dentist's regular fee.

EyeMed Vision Care

866 939 3633
Group number—9706201
eyemed.com

Vision plan—EyeMed

Vision benefits are so much more than an eye exam—they can also help you save money and stay healthy. Even if you don't wear glasses or need corrective lenses, your eyesight can change at any time.

Some serious health problems—such as diabetes, high blood pressure and autoimmune conditions—can show early signs through your eyes, so it's important to take advantage of your vision plan.

EyeMed Vision Care		
	In-network (member cost)	**Out-of-network (member reimbursement)**
Exam with dilation as necessary	$0	Up to $35
Retinal imaging	$0	Up to $20
Frames	$150 allowance; you pay 80% of balance over $150	Up to $45
Standard plastic lenses		
Single vision	$10 copay	Up to $46
Bifocal	$10 copay	Up to $60
Trifocal	$10 copay	Up to $80
Lenticular	$10 copay	Up to $80
Progressive	$65 copay	Up to $60
Contact lenses (in lieu of standard plastic lenses)		
Conventional	$150 allowance; you pay 85% of balance over $150	Up to $105
Disposables	$150 allowance; you pay balance over $150	Up to $105
If medically necessary	Paid in full	Up to $210
Service frequency		
Exam with dilation	Once every calendar year	
Frames	Once every calendar year	
Standard plastic lenses or contacts	One set of lenses or contacts every calendar year	

UnitedHealthcare

800 387 7508
Group number—703998

Flexible Spending Accounts (FSAs)

Flexible Spending Accounts (FSAs) allow employees to contribute to an account through pre-tax deductions from each paycheck. These pre-tax deductions mean that the contributions are taken out before taxes are applied, which effectively lowers your taxable income for the year. The money elected can be used to reimburse out-of-pocket health or day care (child and adult) expenses.

Healthcare Flexible Spending Account (HCFSA)

The minimum annual election is $100 and the maximum is $3,400*. Examples of eligible expenses include but are not limited to the following: copayments, coinsurance amounts, dental care, hearing exams, hearing aids, laser eye surgery, over-the-counter items like bandages and feminine hygiene products and prescriptions not covered under the medical/Rx plan.

You can participate in an HCFSA as long as you are not participating in an HSA.

Day Care (child and adult) Flexible Spending Account (DCFSA)

The minimum annual election is $100 and the maximum is $7,500*. Examples of eligible expenses include but are not limited to the following**:

- day care center charges for a child or an incapacitated elderly adult
- after-school care
- babysitter charges

The DCFSA is available to all benefits-eligible employees.

A list of eligible expenses can be found at myuhc.com or visit irs.gov and see Publication 502. **Please note that the funds you contribute to a flexible spending account are subject to IRS and plan rules. Please see the Summary Plan Description for claims filing deadlines and forfeiture rules.**

* This limit may increase if the IRS announces a higher 2027 limit and it is administratively possible for Stryker to implement before Annual Enrollment.

** During the hours when the employee and spouse are working, looking for work, attending school full-time or disabled.

Optum Bank

800 387 7508
Group number—703997
myuhc.com

Health Savings Account (HSA)

The Health Savings Account (HSA) is a triple tax-advantaged savings account available to employees enrolled in either the Premium HSA or Basic HSA Plans, as long as you are not enrolled in other disqualifying coverage. For information on eligibility, refer to the HSA User's Guide from Optum.

- Employees contribute to the account through pre-tax deductions from each paycheck (lowering your taxable income).
- Funds can be withdrawn tax-free to pay for eligible healthcare expenses, and money in your account rolls over from year to year.
- Once you reach a balance of $2,100, you have the option to invest some of your balance and potentially grow your account with tax-free earnings.

Employee and employer contributions

Stryker also makes an annual contribution to your HSA each year you are enrolled in one of Stryker's HSA medical plans and your account is successfully opened at Optum.[1,2] Your and Stryker's HSA contributions are limited to the IRS annual maximum. Stryker's contribution amount will vary based on the plan you choose and your coverage tier. See page 7 for details.

The 2027 limits are:
$4,500 annually for individual coverage
$9,000 annually if you cover your spouse/domestic partner or dependents
An additional $1,000 per year as a catch-up contribution, if you are age 55 or older

For more information, visit irs.gov and see Publication 969 or contact the myHR Team.

A list of eligible expenses can be found at myuhc.com or visit irs.gov and see Publication 502.

[1] Direct temporary employees and interns are not eligible for Stryker HSA funding but are eligible to elect and contribute their own funds to the account.

[2] If you enroll during the Annual Enrollment period, Stryker's contribution will be available in your account by January 31, 2027. If you are a new hire or have a qualifying life event that allows you to enroll in an HSA plan mid-year, your Stryker contribution will be deposited as soon as administratively possible and is typically made after the first payroll following the date you enroll in one of Stryker's HSA medical plans. If you enroll in an HSA mid-year, you may only be eligible to contribute a prorated amount. Although the employee contribution is prorated based on the coverage period, Stryker's contribution remains fixed and is not prorated. Visit totalrewards.stryker.com for more information.

Included Health

855 431 5551
includedhealth.com/stryker

Personalized healthcare support

Included Health is a confidential service that can ease your healthcare journey by putting personalized healthcare support at your fingertips. These services are available at no cost for our medical plan participants and covered dependents.

All Stryker medical plans: Included Health can help employees and their families by providing remote second medical opinions from leading specialists and 24/7 access to expert medical advice.

UHC Value PPO or HSA Plans: Included Health offers 24/7 assistance with claims, appeals, personalized cost estimates and finding high quality providers. For those enrolled in the Surest Advantage Plan, these services are available through Surest Member Services.

To activate your account with Included Health, visit includedhealth.com/stryker or call 855 431 5551.

Included Health's LGBTQ+ Health program provides healthcare offerings that are of particular interest to the LGBTQ+ community. LGBTQ+ Health can help:

- Schedule appointments
- Understand what is covered under your benefits
- Find resources and support groups for coming out at work or parenting an LGBTQ+ child
- Access support to help start or grow your family
- Navigate gender-affirming care

Included Health's Black Health program is an inclusive care navigation and advocacy service focused on health equity and culturally competent care by:

- Connecting people to high-quality, culturally-affirming providers
- Offering convenient digital or phone based service
- Assigning a dedicated care coordinator

The LGBTQ+ and Black Health programs are available at no cost to all U.S. benefit-eligible employees and dependents, even those not enrolled in one of Stryker's medical plans.

Strive

833 643 0408
strive.stryker.com

Wellbeing program

Use Strive, Stryker's wellbeing program, to learn about, implement and maintain healthy habits.

strive
for wellbeing

There are several aspects of the Strive program and each one will contribute to your overall wellbeing. Choose what you want to work on, track your progress and earn points toward great rewards.

- **Daily cards**—Easy-to-digest information that will improve your wellbeing knowledge and inspire you.
- **Healthy habits**—Track habits to reinforce healthy behaviors.
- **Journeys**—Digital coaching that covers lifestyle topics including nutrition, physical activity, sleep, stress and financial wellbeing.
- **Challenges**—Challenge yourself, challenge others and join team challenges to keep your motivation and accountability up.

Wellbeing partners

Within Strive, you'll find four valuable resources to help you reach your potential and stay accountable to your wellbeing goals.

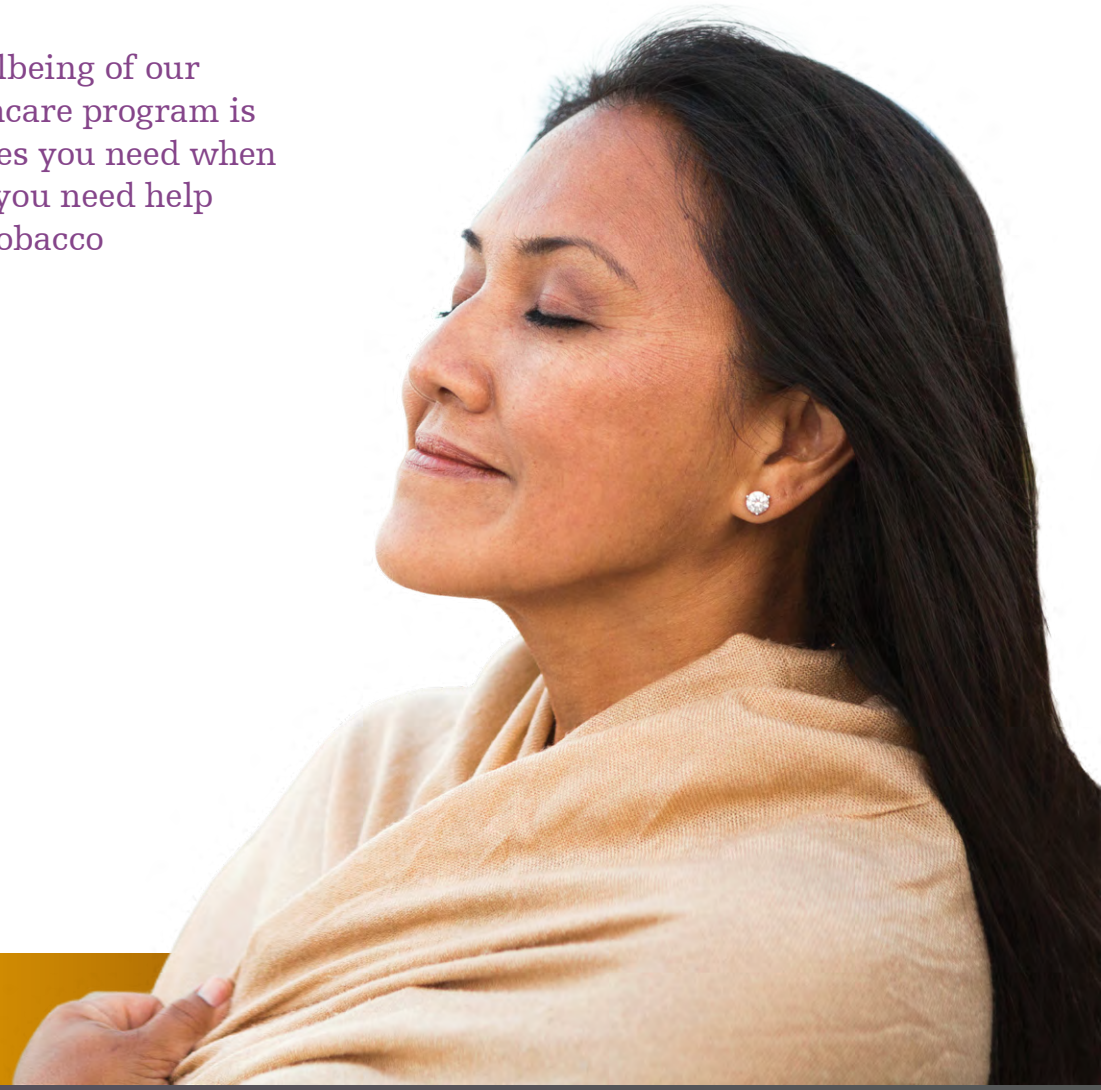
- **Ayco (financial wellbeing partner)**—Participate in one-on-one financial coaching and find tools and resources that will help you manage your finances including taxes, investment planning and achieving financial goals.
- **Foodsmart (nutrition partner)**—Receive personalized nutrition guidance and create custom meal plans from simple, tasty recipes you'll love.
- **RethinkCare (mindfulness partner)**—RethinkCare is a goal-based mindfulness program that can help you learn to meditate and retrain your brain to react more positively in your daily life.
- **Wellbeats (physical wellbeing partner)**—Join over 600 workout classes on demand including yoga, HIIT, strength training and walking/running.

Strive

833 643 0408
strive.stryker.com

Tobacco cessation program

We are committed to promoting the health and wellbeing of our employees and their families. The goal of our healthcare program is not only to make sure you have access to the services you need when you are sick, but to help you live a healthier life. If you need help quitting tobacco, you can participate in the Strive tobacco cessation journeys available at strive.stryker.com.



Lyra Health

833 511 0159
stryker.lyrahealth.com

Mental health and employee assistance program (EAP)

Lyra Health offers a comprehensive and convenient mental health program and employee assistance program (EAP) for you and your household family members.

- Instant access to individualized care, whether you want self-guided care, mental health coaching or ongoing care with a licensed therapist
- Ten free mental health sessions that suit your personal preferences, including in-person, video conferencing and text messaging
- Expert-facilitated group discussions on relevant mental health topics

Lyra Health offers more than mental healthcare:

- On-demand interactive courses and short videos on a number of topics, such as parenting, adapting to change, burnout, sleep and grief
- Legal consultations, financial consultations and identity theft support
- Child, elder and pet care consultations, resources and referrals

Group life insurance

Planning ahead for your family's financial security is important, in case the unexpected happens. That's why Stryker provides basic life and accidental death and dismemberment (AD&D) insurance—at no cost to you—to help protect you and your loved ones.

Unum

Group number—940919

You can designate and update your life insurance beneficiaries at any time via enroll.stryker.com.

Basic life and AD&D

Eligible employees are provided with basic term life and accidental death and dismemberment (AD&D) insurance, fully paid for by Stryker. The coverage for both life and AD&D is equal to one times your eligible annual earnings (up to a maximum of $500,000).

Supplemental life insurance

Eligible employees can purchase supplemental life insurance through payroll deductions on an after-tax basis. The coverage is available from one times up to five times of your eligible annual earnings, with a maximum of $1,500,000. The cost of the coverage is based on your age and your income and can be found on the Benefits Enrollment Site (enroll.stryker.com).

Spouse/domestic partner and child life insurance

Eligible employees may choose to elect life insurance for their spouse/domestic partner and/or child(ren)/domestic partner's child(ren). Coverage is multiples of $10,000 (up to a maximum of $100,000) for a spouse/domestic partner and $10,000 for each child ($1.04 per month), regardless of the number of children. The employee will pay the full cost of the life insurance coverage on an after-tax basis. Dependents do not have to be enrolled in Stryker's health plan in order to be eligible for dependent life insurance. The beneficiary is automatically the employee.

Any increases due to a change in benefit option or new enrollments (outside of your new hire enrollment window) in supplemental and/or spouse/domestic partner life insurance will require evidence of insurability (EOI).

Please see the Summary Plan Description for details on Guaranteed Issue amounts and policy details.

Unum

Short-term disability
Group number—940918

Long-term disability
Group number—940915

Short-term and long-term disability

Short-term and long-term disability is provided at no cost to eligible employees. Unum's disability professionals will review medical information and make a determination on whether the disability claim can be approved.

Short-term disability

Employees are eligible for up to 180 days of disability benefit payments if approved by Unum. Short-term disability is coordinated with state disability benefits, if applicable.

Long-term disability

After the short-term disability benefit is exhausted, employees are eligible for long-term disability benefits with 60% of basic monthly earnings not to exceed a maximum monthly benefit of $15,000, if approved by Unum. When an individual is eligible for Social Security, the benefit will be coordinated with the Social Security benefit and an individual will never receive more than 60% of earnings.

Family building, parenting and midlife health

Maven is your personal guide to family building, parenting and midlife health—available to you and your eligible dependents at no cost, regardless of if you are enrolled in a Stryker medical plan.

Life is filled with so many incredible chapters, and Maven can help you through them all—from trying to expand your family and welcoming a little one to raising a child and navigating midlife health changes, like menopause or low testosterone. Get the support you and your loved ones deserve with access to hard-to-find specialists, articles, videos and more.

Services include:

- Video visits and messaging with top-rated specialists
- Answers day or night from a personalized Care Advocate
- Expert articles, community forums, videos and on-demand classes

Adoption and surrogacy assistance

Stryker offers the following adoption and surrogacy assistance benefits, both administered through Maven. These benefits are available to regular full- and part-time employees working at least 20 hours per week.

- Adoption assistance benefit: $15,000 per lifetime
- Surrogacy benefit: $20,000 per lifetime

Get started today

To learn more, visit totalrewards.stryker.com or register at mavenclinic.com/join/stryker.

All adoption and surrogacy reimbursements will be processed through Stryker payroll. Stryker's adoption benefit provides reimbursement for qualified adoption expenses on a pre-tax basis, in accordance with IRS guidelines. Please note that eligibility for the tax exclusion is subject to income requirements based on your modified adjusted gross income (MAGI). Reimbursements will be reported on your W-2 (Box 12, Code T), and you may be responsible for reconciling any tax adjustments at the time of filing. We encourage you to consult with a personal tax advisor to understand how this benefit may apply to your individual tax situation.

Employee discounts

Our employee discount vendor, PerkSpot, gives you a free online platform where hundreds of merchants offer discounts on electronics, apparel, travel, automotive and more.

Looking for a new car? PerkSpot auto merchants include Ford, Toyota, Audi and others. Grocery shopping? On the PerkSpot website you'll find hundreds of coupons ready to clip, as well as discounts on meal-kit companies. You can explore a number of local deals and even request new participating merchants. PerkSpot also has a low-rate guarantee on 600K+ hotels.

Visit the Employee Discounts page on totalrewards.stryker.com to learn more about all of the discounts and programs available to you.

Tuition reimbursement plan

Stryker supports reimbursement for educational programs that maintain and improve an employee's skills in their current job or in future work within the company. Eligible employees in good standing are eligible to participate after completing one year of service.

In order to be eligible for reimbursement, the Tuition Reimbursement Approval form must be properly submitted to your manager and the myHR Team for approval before your classes begin. The maximum reimbursement amount per employee is $15,000 per calendar year.

Stryker will also reimburse certain additional costs, including books.

IRS regulations require you to be taxed on any tuition reimbursement received in any tax year over $5,250. Please refer to the Summary Plan Description for additional plan limits.

Commuter benefits

Commuter benefits are tax-advantaged accounts for qualified commuting expenses. If you get to and from work on a bus, rail, subway or vanpool, or if you have to pay to park your car at the office, take a look at how the program can help.

Unlike other tax-advantaged benefits, you can activate commuter benefits any time. Pause, change or update your benefit election monthly. No need to wait for Annual Enrollment. And, there's no "use it or lose it" rule for your commuter funds.

You can elect to contribute up to the monthly IRS limit of $340 for transit and $340 for parking. Decide the amount you want to contribute, and the money is deducted from your paycheck, before taxes are taken out.

To learn more, enroll in the program or manage your account, visit HealthEquity.

Vanguard

800 523 1188
Plan number—090081
vanguard.com

401(k) plan

Stryker is committed to supporting your financial wellbeing, which is why we provide the Stryker Corporation 401(k) Savings and Retirement Plan to help you prepare for retirement by offering an easy, tax-advantaged way to save for your future financial needs.

Employees who are at least 18 years of age are eligible to participate in the 401(k) plan. The plan has an auto enrollment feature, which means 3% of pre-tax earnings will be deducted as a 401(k) contribution, beginning approximately 30 days after an employee's first paycheck. Additionally, each March (or a month of the participant's choice) the deferral rate will be increased by 1%, until the deferral rate reaches 15%. Employees may enroll at a higher rate, change the investment allocation or opt out of the 401(k) at any time after they receive their welcome letter from Vanguard. **Please be sure to enter your beneficiary information on vanguard.com or request a beneficiary form from Vanguard by calling them directly.**

Contributions

Participants can choose to make pre-tax contributions, Roth after-tax contributions or a combination of pre-tax and Roth contributions. Pre-tax contributions will not be subject to current federal or state income tax. A roll-in provision is also available for employees.

Company matching contributions

Stryker provides a matching contribution on the first 8% of eligible pay contributed by each participant, equal to $.50 for every $1.00 the participant contributes. Thus, the maximum matching contribution is 4%. Any eligible pay contributed by the participant above the applicable limit is not matched. All matching contributions require that the participant be credited with 1,000 hours of service during the year and remain employed on the last day of the plan year.

Company discretionary contributions

At the end of each plan year, the company will decide on the amount of its discretionary contribution for that year. **No discretionary contribution is required to be made by the company.** Those employees in a sales representative role are not eligible for the company discretionary contribution. All discretionary contributions require that the participant be credited with 1,000 hours of service during the year and remain employed on the last day of the plan year.

Additional information

Additional information with regard to rollovers, taxation and catch-up contributions can be found in the 401(k) Summary Plan Description. You can also find more information about your 401(k) plan, including company contributions, vesting, investment choices and more on totalrewards.stryker.com in the Financial section.

Computershare

800 639 0119

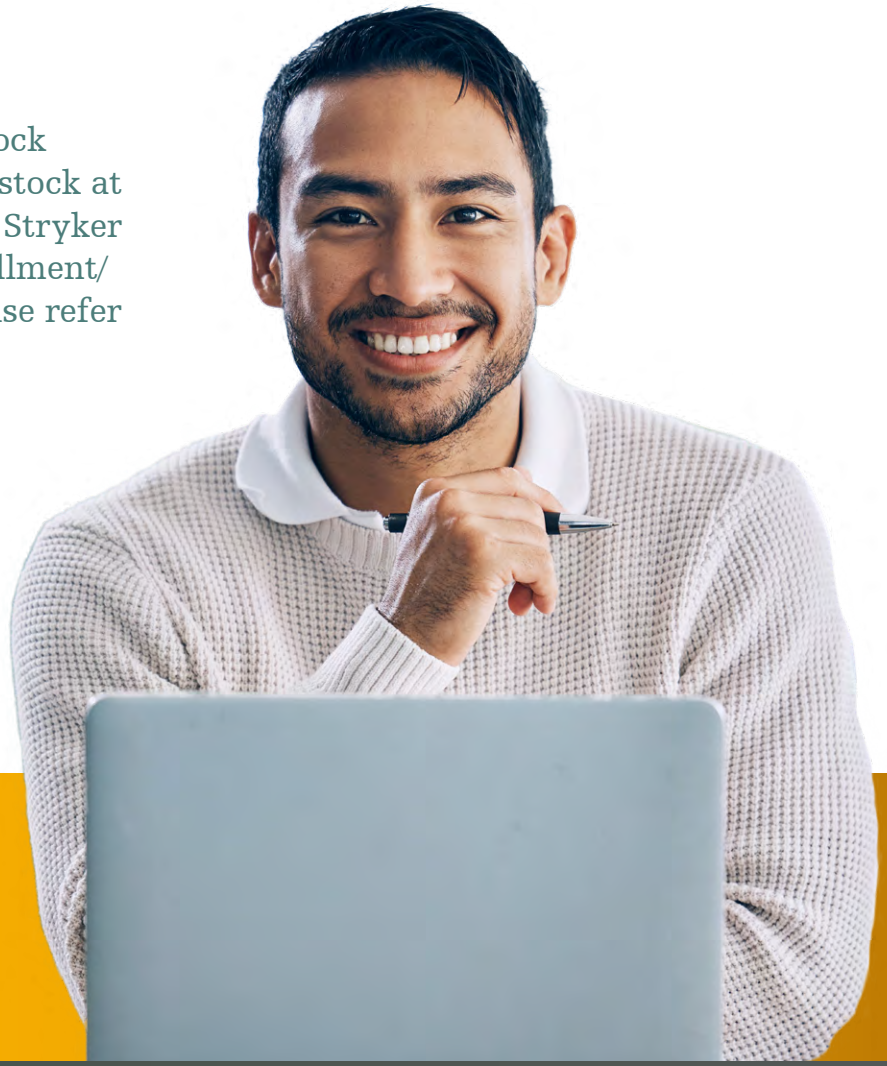
www.equateplus.com

Employee Stock Purchase Plan (ESPP)

Employees are eligible to participate in the Employee Stock Purchase Plan (ESPP). Employees may purchase Stryker stock at a 5% discount from Fair Market Value through the ESPP. Stryker pays all fees for stock purchases through this plan. Enrollment/change periods are the first 15 days of every month. Please refer to the ESPP explanatory guide for more information.

For more details visit the Financial section of totalrewards.stryker.com.

For questions, contact the myHR Team.



Voluntary benefits

Transamerica Life Insurance Company

800 626 9069
Group number—G000042560
totalrewardsvoluntarybenefits.com

Supplemental health benefits

Even with comprehensive coverage from one of Stryker's medical plans, you will still have out-of-pocket expenses if you become critically ill or seriously injured.

Supplemental health insurance offers additional protection to help you pay for these expenses, and is intended to supplement your primary medical plan by providing payments in the event of a significant illness, accident or hospital stay. Transamerica makes three supplemental health policies available to all regular employees scheduled to work 20 hours or more per week:

- Critical illness insurance
- Accident insurance
- Hospital indemnity insurance

You can find more information about supplemental health insurance and how the policies work on the next few pages, or by visiting totalrewardsvoluntarybenefits.com. Please note this site is specific to only the supplemental health plans.

Supplemental benefit policies are offered by Transamerica and are not ERISA-covered group health insurance plans. Enrollment is completely voluntary. If you enroll in a policy, you must deal directly with the insurance company to request assistance or submit a claim.

Transamerica Life Insurance Company

800 626 9069
Group number—G000042560
totalrewardsvoluntarybenefits.com

Voluntary benefits

Critical illness insurance

If you experience a covered illness, critical illness insurance provides a lump-sum benefit payment of up to $15,000 to help cover out-of-pocket expenses not covered by your medical plan.

Underwritten by Transamerica Life Insurance Company

Benefits will vary by disease or illness, with some ailments paying out a smaller lump-sum. To learn more about how this policy works, including specific benefit payment amounts, go to totalrewardsvoluntarybenefits.com. Covered illnesses include, but are not limited to:

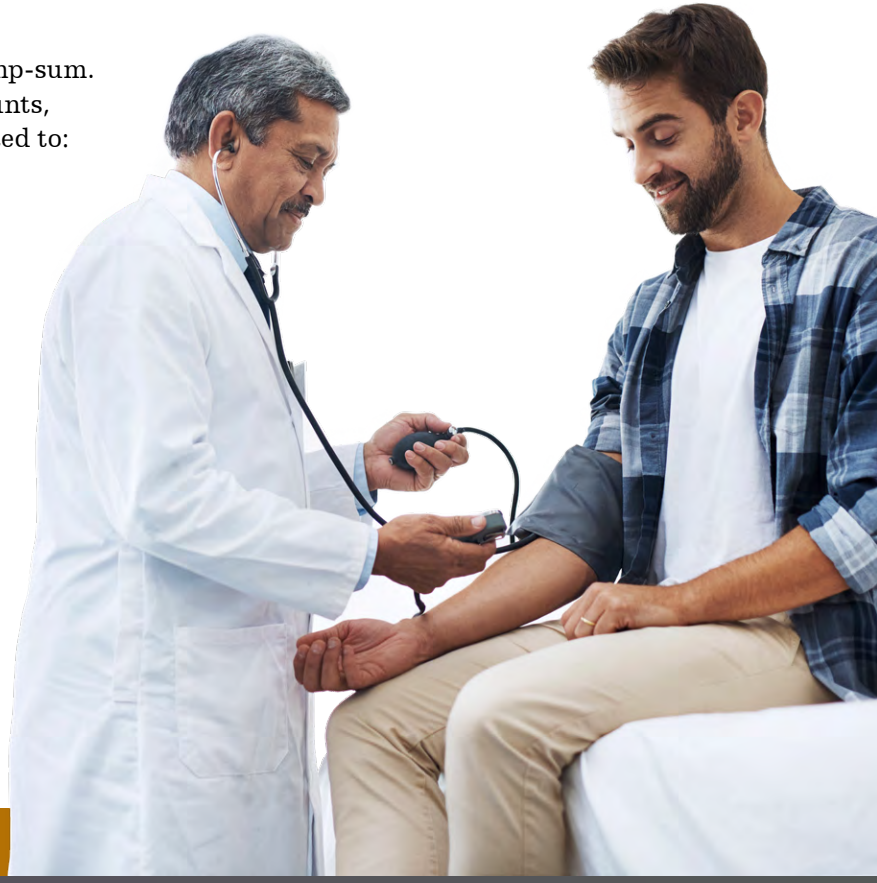
- Heart attack
- Stroke
- Coronary artery bypass surgery
- Major organ transplant
- End stage renal failure
- Alzheimer's Disease
- Second diagnosis of a covered critical illness or cancer

Note: Some illnesses are only eligible for a percentage of the benefit payment amount. Please reference your policy brochure for additional details.

Limitations and exclusions may apply. Learn more.

This is a brief summary of CriticalEvents® Critical illness indemnity insurance **underwritten by Transamerica Life Insurance Company (TLIC)**, Cedar Rapids, IA. TLIC is not an authorized insurer in New York. Policy Form Series TMCI1000-0118 and TCCI1000-0118. Forms and numbers may vary. Insurance may not be available in all jurisdictions. Limitations and exclusions apply. Refer to the policy, certificate and riders for complete details.

Supplemental benefit policies are offered by Transamerica and are not ERISA-covered group health insurance plans. Enrollment is completely voluntary. If you enroll in a policy, you must deal directly with the insurance company to request assistance or submit a claim.



Voluntary benefits

Transamerica Life Insurance Company

800 626 9069
Group number—G000042560
totalrewardsvoluntarybenefits.com

Accident insurance

Accident insurance pays you a cash benefit to help cover out-of-pocket medical and other expenses, so you can focus on getting well. The amount you receive is dependent on the type of injury as well as the treatment needed.

To learn more about how this policy works, including specific benefit payment amounts, go to totalrewardsvoluntarybenefits.com.

Underwritten by Transamerica Life Insurance Company

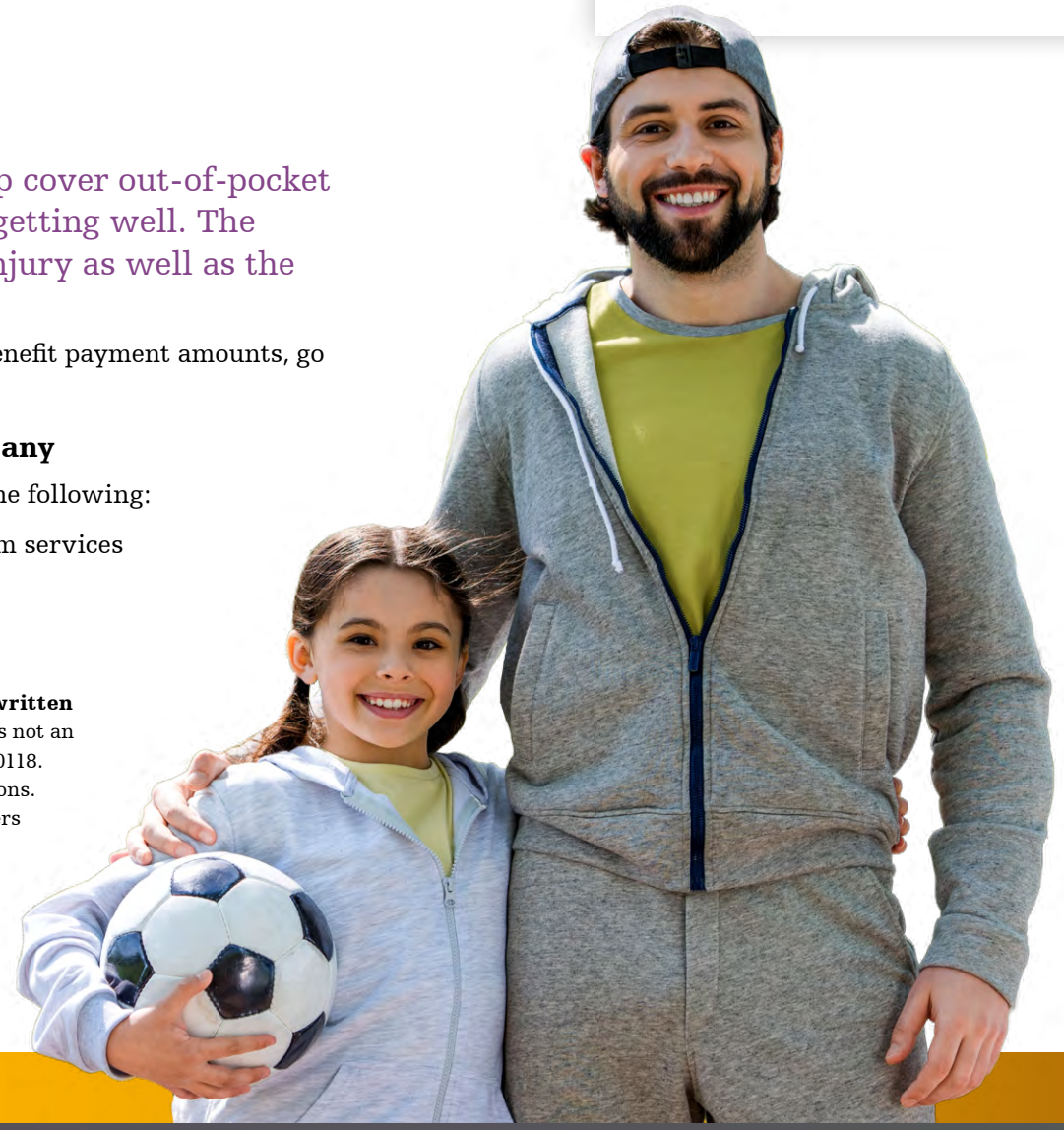
Accident insurance includes, but is not limited to, benefits for the following:

- Fracture and dislocation
- Hospital confinement
- Emergency room services
- And more

Limitations and exclusions may apply. Learn more.

This is a brief summary of AccidentAdvance® accident-only insurance **underwritten by Transamerica Life Insurance Company (TLIC)**, Cedar Rapids, IA. TLIC is not an authorized insurer in New York. Policy Form Series CPACC100 and CCACC200-0118. Forms and numbers may vary. Insurance may not be available in all jurisdictions. Limitations and exclusions apply. Please refer to the policy, certificate and riders for complete details.

Supplemental benefit policies are offered by Transamerica and are not ERISA-covered group health insurance plans. Enrollment is completely voluntary. If you enroll in a policy, you must deal directly with the insurance company to request assistance or submit a claim.



Voluntary benefits

Additional information from Transamerica about hospital indemnity insurance

IMPORTANT: This is a fixed indemnity policy, NOT health insurance

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care. The payment you get isn't based on the size of your medical bill. There might be a limit on how much this policy will pay each year. This policy isn't a substitute for comprehensive health insurance. Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

Visit HealthCare.gov or call 800 318 2596 (TTY: 855 889 4325) to find health coverage options. To find out if you can get health insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website (naic.org) under "Insurance Departments." If you have this policy through your job, or a family member's job, contact the employer.

Transamerica Life Insurance Company

800 626 9069
Group number—G000042560
totalrewardsvoluntarybenefits.com

Voluntary benefits

Hospital indemnity insurance

Spending time in a hospital, especially for an extended stay, can be expensive and cause lasting financial strain. Hospital indemnity insurance is an easy way to get added financial protection to help you pay for medical or ongoing living expenses. This money can help offset the hospital bill, take care of day-to-day expenses or pay for anything else you need while you are in the hospital.

Underwritten by Transamerica Life Insurance Company

Below are a few examples of how your hospital indemnity insurance could be used (policy amounts may vary):

- Medical expenses, such as deductibles and copays
- Travel, food and lodging expenses for family members
- Child care
- Everyday expenses like utilities and groceries

Limitations and exclusions may apply. Learn more.

For more information on how this insurance works, go to totalrewardsvoluntarybenefits.com.

This is not major medical insurance and is not a substitute for major medical insurance. It does not qualify as minimum essential health coverage under the federal Affordable Care Act.

This is a brief summary of Hospital Select® II hospital indemnity insurance policy **underwritten by Transamerica Life Insurance Company (TLIC)**, Cedar Rapids, IA. TLIC is not an authorized insurer in New York. Policy Form Series TMHI1000-0118. Forms and numbers may vary. Insurance may not be available in all jurisdictions. Limitations and exclusions apply. Refer to the policy, certificate and riders for complete details.

Supplemental benefit policies are offered by Transamerica and are not ERISA-covered group health insurance plans. Enrollment is completely voluntary. If you enroll in a policy, you must deal directly with the insurance company to request assistance or submit a claim.

Trustmark Insurance Company

866 813 7192
stryker.yourcare360.com

Voluntary benefits

Life insurance plus long-term care

Life insurance plus long-term care, provided through Trustmark Insurance Company, provides long-term care benefits funded by permanent life insurance. This voluntary life plus long-term care coverage pays cash benefits for long-term care from professionals or family and offers a death benefit after you're gone, no matter your age or life stage. The benefit is not just for elder care or later stages in life but covers incidents for all ages, including care due to unexpected events like car accidents, sports injuries, severe illnesses like cancer and even cognitive impairments such as Alzheimer's.

Actively-at-work U.S. Stryker employees working 20+ hours per week and between the ages of 18 – 75 may apply for life plus long-term care coverage. Spouses/registered domestic partners who are between the ages of 18 – 70 may also apply. Employees may add life insurance coverage for their dependent children up to age 25 (death benefit only) in addition to their life plus long-term care benefits. Life insurance coverage for children is guaranteed issue and the employee must apply for coverage to cover dependents.

You can enroll in life insurance plus long-term care year-round. **Contact ACSIA Partners at 877 904 0643 to request a tailored quote and plan design in order to enroll.** Premiums are paid directly to Trustmark via monthly ACH bank draft.

The Life plus Long-term Care insurance policies are underwritten by Trustmark Insurance Company and are not ERISA-covered plans. Enrollment is completely voluntary. If you enroll in a policy, you must work directly with Trustmark® to request assistance or submit a claim. Trustmark® and Trustmark Life + Care® are registered trademarks of Trustmark Insurance Company.

Cost of coverage

Completion of the Tobacco Use Affidavit is required if electing medical coverage. An additional $50 monthly Tobacco Use Surcharge will be added if you or your covered spouse/domestic partner are tobacco users and have not completed a tobacco cessation journey in Strive or other physician-directed program.

Medical, dental and vision plans (monthly eligible full-time and part-time employee costs)

	Employee only	Employee + 1	Family
Surest Advantage Plan	$162	$317	$499
UHC Value PPO	$157	$305	$483
UHC Premium HSA	$136	$254	$403
UHC Basic HSA	$73	$98	$134
UHC Out-of-Area	$147	$280	$443
Kaiser Permanente of Northern California	$239	$438	$689
Kaiser Permanente of Southern California	$223	$395	$586
HMSA	$44	$383	$595
Dental	$20	$40	$60
Vision	$5	$10	$15

Supplemental life insurance

The cost of the coverage is based on your age and your income and can be found on the Benefits Enrollment Site (enroll.stryker.com).

Spouse/domestic partner life insurance (monthly full-time employee costs)

$10,000	$1.28 per month	**$60,000**	$7.70 per month
$20,000	$2.57 per month	**$70,000**	$8.98 per month
$30,000	$3.85 per month	**$80,000**	$10.26 per month
$40,000	$5.13 per month	**$90,000**	$11.55 per month
$50,000	$6.42 per month	**$100,000**	$12.83 per month

(Continued on the next page)

Cost of coverage (continued)

Child life insurance (monthly full-time employee costs)	
Each child ($10,000 of coverage)	$1.04 per month (regardless of the number of children)

Critical illness insurance (monthly employee costs)			
Age of employee	**Employee**	**Employee + child(ren) (one-parent family)**	**Employee + spouse/domestic partner/Family (two-parent family)**
Under 25	$2.30	$2.30	$2.60
25 – 29	$2.60	$2.60	$2.90
30 – 34	$2.75	$2.75	$3.20
35 – 39	$3.20	$3.20	$3.95
40 – 44	$3.95	$3.95	$5.15
45 – 49	$5.45	$5.45	$7.25
50 – 54	$7.40	$7.40	$10.40
55 – 59	$10.10	$10.10	$14.15
60 – 64	$13.25	$13.25	$19.10
65+	$23.15	$23.15	$33.95

Accident insurance (monthly employee costs)	
Employee	$2.51
Employee + spouse/domestic partner	$3.88
Employee + child(ren)	$3.37
Family	$4.85

Hospital indemnity insurance (monthly employee costs)	
Employee	$4.46
Employee + spouse/domestic partner	$9.21
Employee + child(ren)	$6.44
Family	$10.40

Need more information?

- Contact the myHR Team at myhr.stryker.com or call 877 795 2002.
- Visit totalrewards.stryker.com.

The benefits outlined in this document are summaries only and are subject to the actual provisions of the respective plan documents in effect covering such benefits. Stryker reserves the right to alter, modify, amend, or terminate these benefits within the law, in a manner in which we believe to be in our and our associates' best interest as affected by business conditions. If there are any differences between the information in this summary and the plan documents or contracts, the plan document or contract will prevail.