Compare your **medical plan options**

In-network benefit See the 2027 Benefits at a Glance for out-of-network coverage.	**Surest Advantage Plan**[1]	**UHC Value PPO Plan**	**UHC Premium HSA Plan**	**UHC Basic HSA Plan**
Monthly full-time employee costs Employee only Employee +1 Family	$162 $317 $499	$157 $305 $483	$136 $254 $403	$73 $98 $134
HSA contribution from Stryker[2] Employee only Employee +1 Family	None	None	$600 $1,200 $1,200	$300 $600 $600
Deductible[3] Employee only Employee +1 Family	None	$850 $1,700 $2,550	$1,800 $3,600 $3,600	$2,500 $5,000 $5,000
Out-of-pocket maximum Employee only Employee +1 Family	$4,000 $8,000 $8,000	$4,250 $8,500 $9,250	$5,000 $10,000 $10,000	$6,450 $12,900 $12,900
Coinsurance	None	20%	20%	30%
Preventive care	Covered 100%			
Copays Primary care physician Specialist Emergency room	$10–$65 $10–$65 $375	$25 $40 $150	None—subject to deductible and coinsurance	None—subject to deductible and coinsurance
Procedures Office, outpatient and inpatient Inpatient (ER-admitted)	$15–$2,500 $1,600 (ER copay waived)	Deductible, then 20%	Deductible, then 20%	Deductible, then 30%
Rx-retail[4] **(Up to 31 days' supply)** Tier 1 Tier 2 Tier 3	$5 $40 $60	$10 $25 $50	Deductible, then 20%	Deductible, then 30%

1 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.

2 Direct temporary employees and interns are not eligible for Stryker's HSA funding but are eligible to elect and contribute their own funds.

3 In the HSA plans, the total family deductible must be met before the plan covers any expenses. No one family member's expenses are capped at an individual deductible amount.

4 Please see the 2027 Benefits at a Glance for 90-day Rx retail costs.