

Your Annual Enrollment checklist

Review your benefits

- ✔ **Explore your benefit options** and see what's changing for 2025. Summaries of benefits and coverage for your 2025 medical plan options are available online on the **Forms and documents** page on totalrewards.stryker.com.
- ✔ **Check your current elections on enroll.stryker.com**. To view your current benefit elections, click the **Your Benefits Summary** button under Quick Links.
- ✔ **Consider your 2025 coverage needs.** Will your needs change in 2025? Or are you ready to take a fresh look at your options? It's easy to compare medical plan options with the 2025 Medical Expense Estimator tool, which you can find on the **Annual Enrollment page** at totalrewards.stryker.com.

Prepare to enroll

- ✔ **Locate dependent information.** Before you enroll, gather Social Security numbers and other dependent certification documents for any newly added dependents.
- ✔ **Double check your beneficiaries.** Make sure the right person receives your life insurance and other death benefits if the unexpected happens. See the **Annual Enrollment page** at totalrewards.stryker.com for instructions.
- ✔ **Confirm your address and phone number in Workday.** Make sure your Annual Enrollment materials are sent to the correct address.

Choose your benefits

- ✔ **Make your elections on enroll.stryker.com** between October 28, 2024, and November 8, 2024, at 11:59 p.m. Central Time. While enrolling, make sure your dependents are enrolled in the correct plans. Once you have completed your enrollment, be sure to print or save a copy of your confirmation statement.

✔ Take action to:

- Change your medical, dental, vision or supplemental health coverage for next year.
- Contribute to a Health Savings Account (HSA) or Flexible Spending Account (FSA) in 2025. Your current HSA or FSA payroll deduction will **not** roll over to 2025.
- Review and update your Unum life insurance elections and beneficiaries.
- ✔ **Complete the Tobacco Use Affidavit**, which will determine whether you will pay 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).

Provide documentation (if applicable)

- ✔ **Provide proof of dependent status for any newly added dependent(s) by November 15, 2024.** If you do not, your dependent will be removed and will not receive coverage for the 2025 plan year. Remember, unless your covered children have a qualifying disability, they may only be covered until age 26 by the medical, dental, vision, supplemental health and child life insurance plans.
- ✔ **Complete the Evidence of Insurability (EOI)** for your supplemental life insurance by the deadline you receive from Unum, our life and disability provider, if requested. Unum will send information regarding how to complete the EOI process to your Stryker email address in January.