

Total Rewards

April 2026

Renew, refresh, recharge



In this issue, we invite you to renew your commitment to wellbeing, refresh your understanding of the resources available and recharge your energy for the months ahead. Discover how our benefits are designed to support you in achieving a balanced, healthy and rewarding life.

Click to explore



- Get the most from your 401(k).....2
- Power up your savings with your HSA.....3
- Get to know Maven.....4
- Lyra is here to help.....5
- Explore the Surest app.....5
- Build healthy habits with Strive.....6

Get the most from your 401(k)

Saving for retirement with a 401(k) offers a powerful way to build financial security through tax advantages and contributions from Stryker. By starting early and contributing consistently, you can take advantage of compound growth to help ensure a comfortable retirement.

Here are three actions you can take today to get more from your 401(k).

1 Maximize your match.

Contributions to your 401(k) make a big impact on your long-term financial wellness — especially when they're boosted by Stryker dollars. Stryker helps you grow your retirement savings by matching 50% of the first 8% of your 401(k) contributions. Last month, Stryker deposited the annual matching contribution for 2025, as well as an additional discretionary contribution of 7% of 2025 plan compensation for eligible employees.

2 Take advantage of catch-up contributions.

If you are age 50 or older, you can make additional catch-up contributions to boost your savings as you get closer to retirement. Contribution and catch-up limits have increased in recent years. The table below shows how much you can contribute in 2026 based on your age. To learn how to make catch-up contributions, visit totalrewards.stryker.com/money/401k.

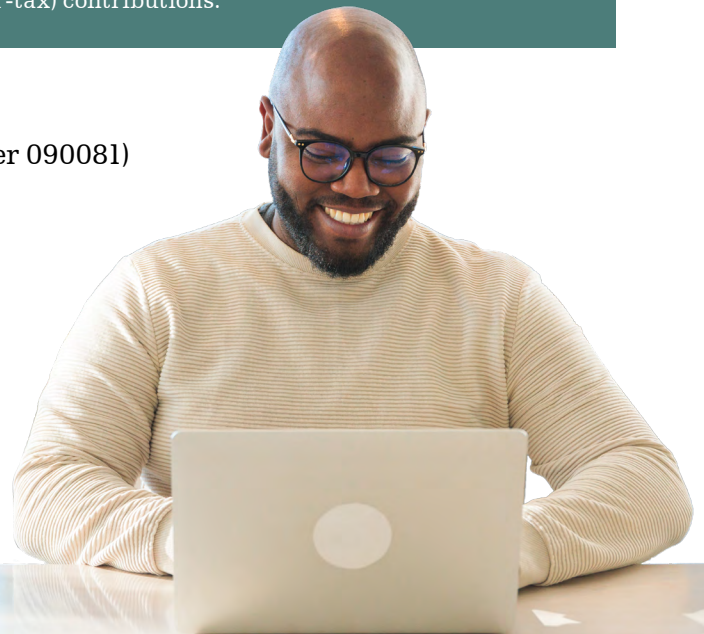
Age	Contribution limit
Under 50	\$24,500
50 through 59	\$32,500 (includes \$8,000 in catch-up contributions)
60 through 63	\$35,750 (includes \$11,250 in catch-up contributions)
64 and older	\$32,500 (includes \$8,000 in catch-up contributions)

Note: If your FICA wages (wages subject to Social Security withholding) exceeded \$150,000 in 2025, all catch-up contributions in 2026 must be made as Roth (after-tax) contributions.

3 Review your account regularly.

Visit retirementplans.vanguard.com (plan number 090081) periodically to keep your account up to date.

- Check your balance
- Change your contribution rate
- Manage your investments
- Add or change a beneficiary
- Check out the library of financial wellness-related content by clicking on the My Financial Wellness drop-down menu



Power up your savings with your HSA

A health savings account (HSA) allows you to set aside tax-advantaged funds for eligible healthcare expenses and can also play a role in your long-term retirement savings strategy.

You must be enrolled in the UHC Premium or Basic HSA Plan to participate in an HSA through Stryker.



Use it to pay for eligible healthcare expenses

Because your balance rolls over each year, you can keep saving money in your HSA to use on healthcare expenses both now and in the future. Eligible expenses include medical treatment, dental care, prescriptions and vision expenses (including glasses and contacts). You can continue to use your HSA balance after you retire on expenses like Medicare premiums, long-term care services and medical supplies and equipment, such as hearing aids or mobility equipment.

Did you know?

Vanguard estimates that a typical 65-year-old retiree retiring today will spend about \$6,000 per year on healthcare in retirement (including doctor visits, hospital care, insurance premiums and out-of-pocket costs) when enrolled in a typical Medicare plan.



Use it for non-healthcare expenses after age 65

Once you turn 65, you can use the money in your HSA however you would like without paying the 20% IRS tax penalty. These withdrawals would just be subject to normal income tax. This gives you the freedom to use your HSA balance on non-healthcare expenses.



Invest your HSA balance

Once your HSA reaches a minimum balance of \$2,100, you can invest your HSA funds.* Any investment gains grow tax-free! You have two options for investing your HSA:

- 1. Digitally managed investments with Betterment:** Based on your investment goals, Betterment recommends an investment portfolio. This option also helps keep your HSA investments on track through automated deposits and account rebalancing.
- 2. Self-directed mutual funds:** Choose from a variety of highly rated mutual funds, including target date funds and lifestyle funds. The [Asset Allocation Calculator](#) can help you decide which funds are right for you.

To learn more about investing in your HSA, [read this flyer](#).

Remember!

You can change your HSA contribution at any time by visiting enroll.stryker.com. The total amount you and Stryker can contribute to your HSA in 2026 is \$4,400 for individual coverage and \$8,750 for all other coverage tiers. If you're age 55 or older, you may contribute an additional \$1,000.


*Investments are not FDIC insured, are not guaranteed by Optum Bank®, and may lose value.


Get to know Maven


Maven is your new go-to resource for all things **family building, parenting and midlife health**. It's free for you and your eligible dependents, even if you're not enrolled in a Stryker medical plan.

Whether you're hoping to grow your family, welcoming a new baby, raising kids or managing midlife changes like menopause or low testosterone, Maven's got your back. You have 24/7 access to top-rated specialists, helpful articles, videos and more — everything you need to feel confident and cared for.

Maven offers expert advice and support you can count on — because you and your loved ones deserve nothing less. Services include:

 **Video visits and messaging with top-rated specialists:** Get consultative support from award-winning family and midlife health specialists across 30+ specialties.

 **Answers, day or night:** Virtual support from a personalized Care Advocate who can offer helpful advice and resources — even at 2 a.m.

 **Expert articles, community forums, videos and on-demand classes:** Scroll resources that cover mental health, sleep, nutrition, wellness, symptom relief and more.

Learn more about Maven [online](#) or by viewing this [on-demand webinar](#). You can also register today at mavenclinic.com/join/stryker using your full name, email address and date of birth.

Use Maven for consultative support with:

- Egg and sperm freezing
- Fertility
- Adoption
- Surrogacy
- Maternity and newborn care
- Parenting and pediatrics
- Menopause
- Low testosterone



Lyra is here to help

We all need help navigating life's challenges from time to time. The good news is Lyra Health, our mental health and employee assistance program (EAP), is available 24/7 for confidential support if you:

- Feel anxious or depressed
- Need support for a child's mental health concern
- Experience stress, burnout or grief
- Need help finding child care or elder care services

With Lyra, you and your household family members and dependents have access to **ten free coaching or counseling sessions annually**. You can call 833 511 0159 or visit stryker.lyrahealth.com.

What employees are saying about Lyra

"After a recent loss, grief hit me like a ton of bricks. I was having trouble focusing and regulating my feelings, and everything seemed 10 times harder. **The Lyra app made it easy.** Within minutes, I connected with a therapist who worked with my schedule. My provider listened with care and empathy, and helped me process my feelings. I also love that I can review previous sessions, along with helpful companion lessons. Lyra gave me the tools to cope so I could focus and be productive again."

"The fact that **Lyra provides free counseling sessions** for my daughter has been a great benefit for us. The program made it easy to find a therapist that can help her with specific issues instead of searching and calling different places. Also, finding additional knowledge in the program library is convenient for those times when life throws a curve ball and I need just a quick reminder on how to handle a situation."



Surest corner: Explore the Surest app

If you're enrolled in the Surest Advantage Plan, watch for helpful tips throughout the year on making the most of the plan.

The Surest app makes using the plan simple and seamless by giving you the power to:

- **Search for care and see copays in advance**, wherever you are.
- **Pull up your ID card** whenever you need it without digging through your wallet.
- **Schedule a virtual visit** with a doctor so you can easily connect from anywhere.
- **Manage your prescriptions**, including finding pharmacies and comparing prescription copays.
- **Find resources for specific conditions**, like cancer, diabetes, asthma and back/joint pain.

Get started at benefits.surest.com or contact Surest Member Services at 844 530 0139.

Build healthy habits with Strive

Get the help you need to create and maintain a healthy lifestyle with Strive, our wellbeing program. Strive offers a variety of programs and resources to help you improve your overall wellbeing.

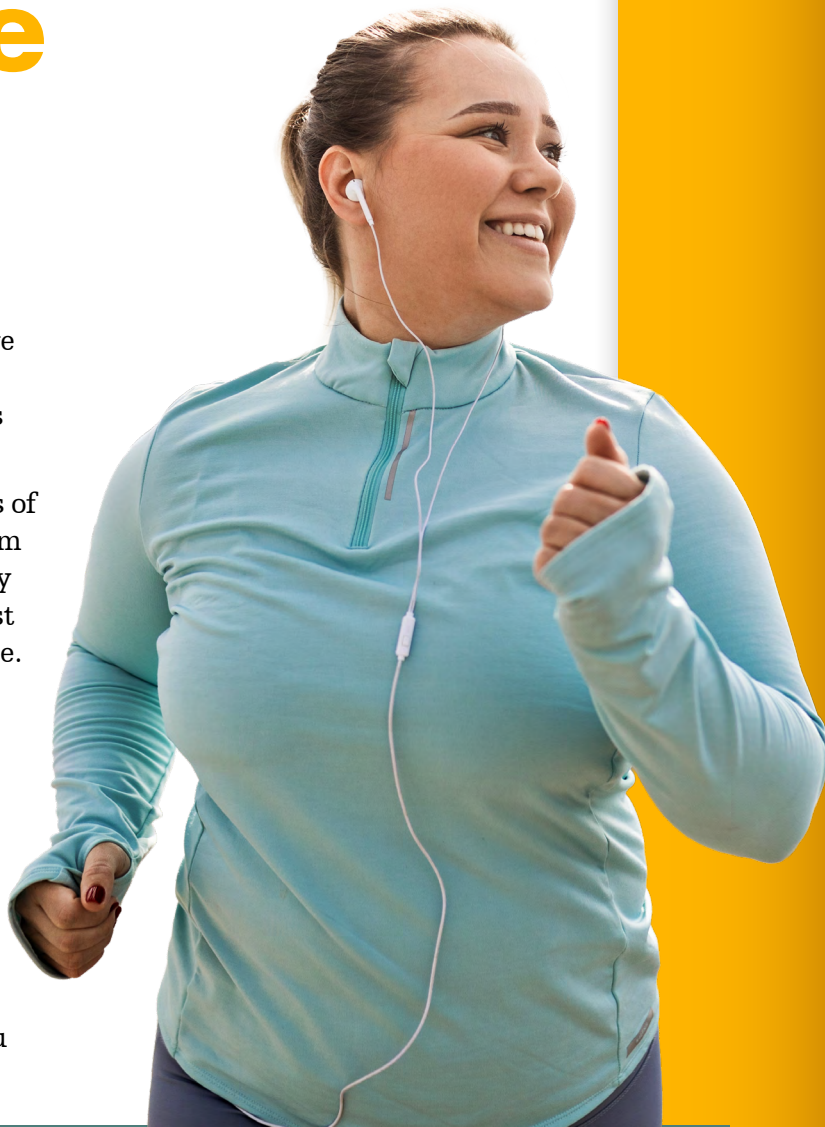
If healthy habits are your focus for 2026, Strive Journeys are a great way to introduce healthier habits into your life or maintain healthy habits you already have in place.

Journeys are designed to engage you in a series of small steps that build over time so you can form a new healthy habit. The steps of each Journey are meant to be fun and informative, with most Journeys taking two to four weeks to complete.

Use Journeys to:

- Get active
- Eat healthy
- Improve sleep
- Reduce stress
- Build relationships

You'll earn points for each day you complete a Journey step, with additional points when you complete a Journey.



Don't forget! Spouses and domestic partners can participate in Strive and earn their own incentives. You and your spouse/domestic partner can access Strive at strive.stryker.com.

Learn more

For more information on your Total Rewards, use these helpful resources:

- **Total Rewards site:** totalrewards.stryker.com
- **myHR:** myhr.stryker.com or 877 795 2002
- **Benefits Enrollment Site:** enroll.stryker.com

