

Annual Enrollment FAQ

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Q1: When is Annual Enrollment?

A: Annual Enrollment for your 2025 benefits begins October 28 and ends November 8, 2024, at 11:59 p.m. Central Time. This is your chance to review your benefit options and choose what is best for you and your family.

Please note that if you are adding any new dependents, you must enroll them during the Annual Enrollment window mentioned above. [Dependent certification for any dependents that are newly added to the medical, dental and/or vision plans](#) must be submitted to the myHR Team by November 15, 2024.

Q2: Where can I find information on my 2025 benefits?

A: For details on what's changing for 2025, and other important enrollment information, visit totalrewards.stryker.com and click "Annual Enrollment" under the menu. You will find detailed plan information, the Annual Enrollment newsletter, the Medical Expense Estimator and a recorded enrollment presentation.

Q3: Do I need to enroll?

A: You must take action if you wish to:

- Confirm, change or update your benefit elections.
- Contribute to a Health Savings Account (HSA) or Flexible Spending Account (FSA). Your current election amount will not roll over to 2025.
- 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). Your 2024 Tobacco Use Affidavit will not carry over to 2025.

Keep in mind, you cannot make changes outside of Annual Enrollment* unless you experience a qualified life event, so consider your options and confirm your selections carefully when you enroll. For more information about qualifying life events, visit the Summary Plan Description at totalrewards.stryker.com/spd.

*You can change your HSA contribution election amounts throughout the year.

Q4: 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. From the home page, click on the "Enroll in your 2025 benefits" tile under the "To Do" section. You can use any device, including your home computer or laptop, tablet or mobile phone. It's important to use one of the recommended browsers (see next question).

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.

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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).

Q5: Does it matter which internet browser I use to enroll?

A: The Benefits Enrollment Site (enroll.stryker.com) is compatible with the latest version of Google Chrome, Firefox, Microsoft Edge and Safari. While the site may appear to work correctly on other platforms or in other browsers, only those listed above have been tested and certified. Stryker does not guarantee that your enrollment information will be processed successfully if you use a different device or browser to enroll.

Q6: How do I know if I completed my enrollment?

A: 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 have been saved successfully. After reviewing your elections and printing your confirmation statement, you can 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 "Review your options and enroll" tile under Recommendations at the top of the home page. You must also provide dependent certification documentation. See question 9 regarding the dependent certification requirements for any newly added dependents.

Q7: I enrolled but still see an Enroll in your Benefits tile under the "To Do's" section. What do I do?

A: You will continue to see this item through the 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.

Q8: Do I need to complete the Tobacco Use Affidavit?

A: 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) to avoid the annual \$600 Tobacco Use Surcharge. Please note your 2024 Tobacco Use Affidavit election will not carry over into the new plan year. If you do not complete the affidavit, you will automatically be assessed the annual \$600 Tobacco Use Surcharge in 2025.

If you are not enrolled in one of Stryker's medical plans, you are not required to complete the affidavit.

Remember, [Strive](https://strive.stryker.com) offers free Tobacco Cessation Journeys to Stryker employees and their spouses/domestic partners. For more information on the Tobacco Use Surcharge, visit totalrewards.stryker.com.

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Q9: 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:

1. Log in to the portal at myhr.stryker.com.
2. If you already have a ticket open, 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 & Wellness 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 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
1901 Romence Road Parkway
Portage, MI 49002

Q10: What's changing for my 2025 benefits?

A: To learn more about plan changes for 2025, go to totalrewards.stryker.com and click "Annual Enrollment" under the menu. Or, read the [September Total Rewards newsletter](#).

Q11: Do I need to provide Evidence of Insurability (EOI) if I elect supplemental life insurance?

A: Any increases outside of your new hire enrollment window will require an EOI. Unum will send information regarding how to complete the EOI process to your Stryker email address in January, if required.

Q12: Is certification required for my spouse/domestic partner if I am only adding them to spouse/domestic partner life insurance?

A: If you are enrolling your domestic partner in spouse/domestic partner life insurance because they meet the requirements under Stryker's plan and you don't have a state/jurisdiction registration, you will want to submit the Stryker declaration of domestic partnership to the myHR Team by November 15, 2024, in order to ensure there is not an issue if a claim were to be filed. If you are married or have a registered domestic partnership with a state or jurisdiction, you do not need to submit certification for your spouse or registered domestic partner upon enrollment in

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the spouse/domestic partner life plan. However, proof of your relationship will be required at the time of claim. Contact the myHR Team for a copy of the declaration form or with any questions.

Q13: 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 expected commissions. If you were a new hire or began Stryker U.S. payroll after January 1, 2024, your 2024 benefit salary at the time of “hire” will carry over into 2025. Please note that this calculation is not the actual payment amount you 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 for more details.

Q14: How is my supplemental life insurance monthly premium calculated?

A: Like your basic life insurance benefit amount, your supplemental life insurance monthly premium is calculated using your annual benefit salary. Your annual benefit salary is divided by \$1,000 and then multiplied by the rate for your age range, which determines what you will pay monthly for the 1x annual benefit salary for supplemental life insurance. If you would like to elect a greater amount of coverage, multiply the amount you determined for 1x by the multiple you would like to elect (for example, if you would like to elect 5x, multiply the number you calculated for 1x by 5). You can find your specific calculations on enroll.stryker.com. Remember, while Stryker pays for your basic life and AD&D insurance, you are responsible for the full cost of supplemental life insurance.

Make sure to review your supplemental life elections each year as rates may change based on your age and income.

Q15: What are deductibles, coinsurance and out-of-pocket maximums?

A: The deductible is the amount you must pay in the plan year before the plan shares the cost of eligible care. Coinsurance is the cost-sharing that occurs between you and Stryker on non-preventive care after you’ve met the annual deductible. The out-of-pocket maximum is the limit on how much you will spend out-of-pocket on eligible care in a single year. This is your safety net in the event of catastrophic illness or accident. After you reach the out-of-pocket maximum, the plan pays 100% of eligible expenses. For more information on the different parts of your plans, and for quick and easy access to tools like the Health Insurance 101 video, visit the [Medical](#) page on totalrewards.stryker.com.

Q16: What’s the difference between the HSA medical plans and the PPO medical plans?

A: The Health Savings Account (HSA) medical plans put you in charge of your spending through lower employee coverage costs, higher deductibles and out-of-pocket maximums, and a triple tax-advantaged Health Savings Account. This allows you to only pay for the health care that you use

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instead of paying for coverage that you may not need. You can also use the HSA to save for healthcare in retirement. The traditional Preferred Provider Organization (PPO) medical plans have higher employee costs out of your paycheck than the HSA plans, but lower deductibles and out-of-pocket maximums. For more information on your medical plan options, visit totalrewards.stryker.com.

Q17: How does HSA funding work?

A: If you are enrolled in the UHC Premium HSA plan or the UHC Basic HSA plan, you can contribute to a Health Savings Account (HSA), provided through Optum Bank. The HSA is a tax-free savings account that you can use to pay for eligible health expenses anytime, even in retirement. You contribute funds tax-free* and get a contribution from Stryker. The amount you receive from Stryker will vary depending on the plan you choose and who you cover. If you select an HSA plan in 2025, you will receive your contribution from Stryker by January 31, 2025, provided that your account has been successfully opened at Optum. The amount you and Stryker can contribute is subject to the IRS contribution limit, which is \$4,300 for individual coverage and \$8,550 for family coverage in 2025. If you are 55 or older, you can contribute an additional catch-up contribution of \$1,000. For information on eligibility requirements for participating in an HSA, please refer to the Optum Bank HSA User's Guide on totalrewards.stryker.com.

*HSA contributions are taxed in California and New Jersey.

Q18: Which plan should I choose?

A: The best plan for you and your family depends on your personal medical and financial situation. To understand which plan will work best for you in the upcoming year, consider:

- **Reviewing your claims:** Understanding how much you spent on medical care this year will help you estimate your costs for next year. However, if you expect a large expense like a surgery or pregnancy, keep in mind that next year's claims could look quite a bit different.
- **Comparing your premiums:** If you feel like you are paying out of your paycheck for coverage you don't need, consider switching to a less expensive plan. For example, you could save \$128 every month (or \$1,536 a year) by switching your family coverage from the UHC Choice PPO to the UHC Premium HSA plan. Plus, you receive an HSA contribution from Stryker when you enroll in an HSA plan.
- **Comparing your plans:** In an HSA plan, you have a higher deductible and out-of-pocket maximum to meet than you would in a traditional PPO plan for non-preventive medical care or prescriptions. However, the HSA plans come with lower premiums, the Stryker HSA contribution and the triple-tax advantaged HSA. You can use the [Medical Expense Estimator](#) to input real-life examples of potential medical costs and discover how much you can save on taxes with an HSA. This tool can help you choose which plan is best for you.
- **Consider your tax savings:** You can start saving on taxes the second you contribute to a tax-advantaged account. If you contribute \$3,700 to your HSA for the year, that's \$3,700 you don't have to pay taxes on — you could keep an average of \$1,097 in your pocket over the course of a year!* Just remember, the kind of account you're allowed to enroll in depends on the plan you choose, and you can make larger contributions to an HSA than an FSA. You can only contribute to an HSA if you enroll in the UHC Premium HSA or UHC Basic HSA plan.

*Your actual savings will depend on your personal income, tax rates and other factors.

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Q19: What are the supplemental health benefits?

A: While our medical plan options provide comprehensive coverage, you will still have some out-of-pocket expenses if you or a dependent become critically ill or are seriously injured. Enrolling in supplemental health benefits can supplement your existing medical coverage by providing additional financial support. You have access to three policies, underwritten by Transamerica Life Insurance Company: critical illness insurance, accident insurance and hospital indemnity insurance. These policies can help you cover unexpected out-of-pocket costs if you experience a serious illness, injury or hospital admission. To learn more about these benefits, visit the [Supplemental health benefits](#) page on totalrewards.stryker.com.

Keep in mind, supplemental health benefit policies are offered by Transamerica and are not ERISA-covered group health insurance policies. 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.

Q20: What happens if I am on a leave of absence?

A: If you are on a leave of absence, you must enroll between October 28 and November 8, 2024, if you want to make changes for your benefits for 2025. If you do not enroll, all benefits will roll over except for your contribution elections to an HSA or FSA, as well as your Tobacco Use Affidavit. If you have questions, contact the myHR Team at 877 795 2002 or myhr.stryker.com.

Q21: Do I need to be at work or on Stryker's VPN to enroll?

A: You do not need to be connected to Stryker's network — locally or on a VPN — to access the Benefits Enrollment Site (enroll.stryker.com). You can access the site from any computer with an internet connection and a compatible internet browser. Your login information is your Stryker email address and network password.

Q22: Where do I go if I have questions?

A: For more information, visit totalrewards.stryker.com or contact the myHR Team at 877 795 2002 or myhr.stryker.com.

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