

Plan.
Prepare.
Enroll.



2025

Total **rewards**

Plan. Prepare. Enroll.

Annual Enrollment for your 2025 benefits begins October 28 and ends November 8, 2024, at 11:59 p.m. Central Time.

Annual Enrollment is coming soon. It's time to plan for next year and prepare yourself before you enroll for 2025 benefits.

This newsletter includes details on what's changing, along with important dates and other helpful information about your benefits. You can also visit totalrewards.stryker.com to find useful tools to help you choose your 2025 benefits.

Do I need to enroll?

You must take action if you wish to:

- **Confirm, change or update your benefit elections.**
- **Avoid 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.
- **Contribute to a Health Savings Account (HSA) or Flexible Spending Account (FSA).** Your current election amount will **not** roll 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 available at totalrewards.stryker.com/spd.

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

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.

What's changing for 2025

Each year, we carefully review our benefits to ensure our offerings are still valuable, affordable and competitive.

As healthcare costs continue to rise, we look for ways to manage these increases for both Stryker and our employees. Amidst these rising expenses, Stryker continues to take on most of the increases to help your monthly healthcare costs remain as manageable as possible. For 2025, your benefits and what you pay for coverage continue to remain competitive and flexible to support a wide variety of needs.

As a consumer of services and programs to support your health, we ask that you be thoughtful about your choices, too. When you enroll—and also when you need care—consider things like where you go to receive care, the provider you choose and keeping up with preventive visits and screenings. (See [page 10](#) to learn more.) All of these things help play a role in managing healthcare costs and more importantly, the overall health and quality of care for you and your family.

For 2025, most of your benefits will stay the same, but here are a few changes to be aware of.



Contribution limits

The Internal Revenue Service (IRS) has increased the contribution limits for the Health Savings Account (HSA) and the Healthcare Flexible Spending Account (FSA).

For the HSA, the combined amount you and Stryker can contribute in 2025 will be:

- Individual: \$4,300
- Family: \$8,550
- Over age 55 “catch-up” contribution: \$1,000

The 2025 Healthcare FSA limit will be \$3,200 and the Day Care FSA limit will remain at \$5,000.

\$ Your cost for coverage

For the medical plans: Both your costs and Stryker's costs for medical coverage will increase in 2025. Stryker will continue to pay more than 70% of the cost for most plans.

For all other plans: Your monthly cost of coverage will not change in 2025, unless you have a salary change or move to a new age range for supplemental life insurance and critical illness benefits.

You can find your 2025 monthly coverage costs for medical, dental and vision on [page 9](#).

For your other monthly coverage costs, look in the 2025 Benefits at a Glance on totalrewards.stryker.com, under Annual Enrollment. You can also find costs on the enrollment platform when you enroll.

If you are on leave of absence, you must still enroll between October 28 and November 8, 2024. If you have issues accessing the enrollment site, contact the myHR Team at myhr.stryker.com or 877 795 2002.



Medical plan deductibles

The following UHC medical plan deductibles will increase for 2025:

	In-network	Out-of-network
Choice PPO and Out-of-Area Plan	Individual: \$450 Employee+1: \$900 Family: \$1,350	Individual: \$900 Employee+1: \$1,800 Family: \$2,700
Value PPO Plan	Individual: \$850 Employee+1: \$1,700 Family: \$2,550	Individual: \$1,700 Employee+1: \$3,400 Family: \$5,100
Premium HSA Plan	Individual: \$1,800 Employee+1/Family: \$3,600	Individual: \$3,600 Employee+1/Family: \$7,200




UHC prescription drug coverage

- A new UnitedHealthcare (UHC) pharmacy benefit program to help find the lowest price available on your generic medications:** The Price Edge program works behind the scenes when you fill your prescription to compare cash discount card pricing for traditional generic drugs against pharmacy benefit plan pricing, helping to find the lowest prescription cost available at any in-network retail pharmacy, or home delivery. It also helps you save on over-the-counter items and other medications not covered by your benefit plan, if you have a prescription. This program is available within all UHC plans. If your plan has a copay and the Price Edge price is lower than your copay, you will pay the lower price.
- A new option for 90-day maintenance prescriptions:** You will now be able to fill a 90-day prescription for maintenance medication at a retail pharmacy, in addition to filling by mail. This convenient new feature can help you save time by avoiding additional trips to the pharmacy and help you stay on top of your prescription treatment plan. Retail and mail order costs may vary; check the 2025 Benefits at a Glance for more information.




Dental and vision plan changes

- Orthodontia coverage now available for adults:** The orthodontia benefit is now available for all covered members regardless of age, with a lifetime maximum of up to \$2,000 per member.
- Progressive lenses copay:** The vision plan copay for progressive lenses will reduce from \$90 to \$75, so you'll pay less for progressive lenses that can help you see both up close and far away.



Plan and prepare for 2025 expenses

Use the Medical Expense Estimator to compare your 2025 medical plan options, your potential out-of-pocket costs and potential tax savings using an HSA or Healthcare FSA. You can find the Medical Expense Estimator on the Annual Enrollment page on totalrewards.stryker.com.



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.

Enrollment in this coverage is separate from your other benefits plans. Visit totalrewards.stryker.com for more information.

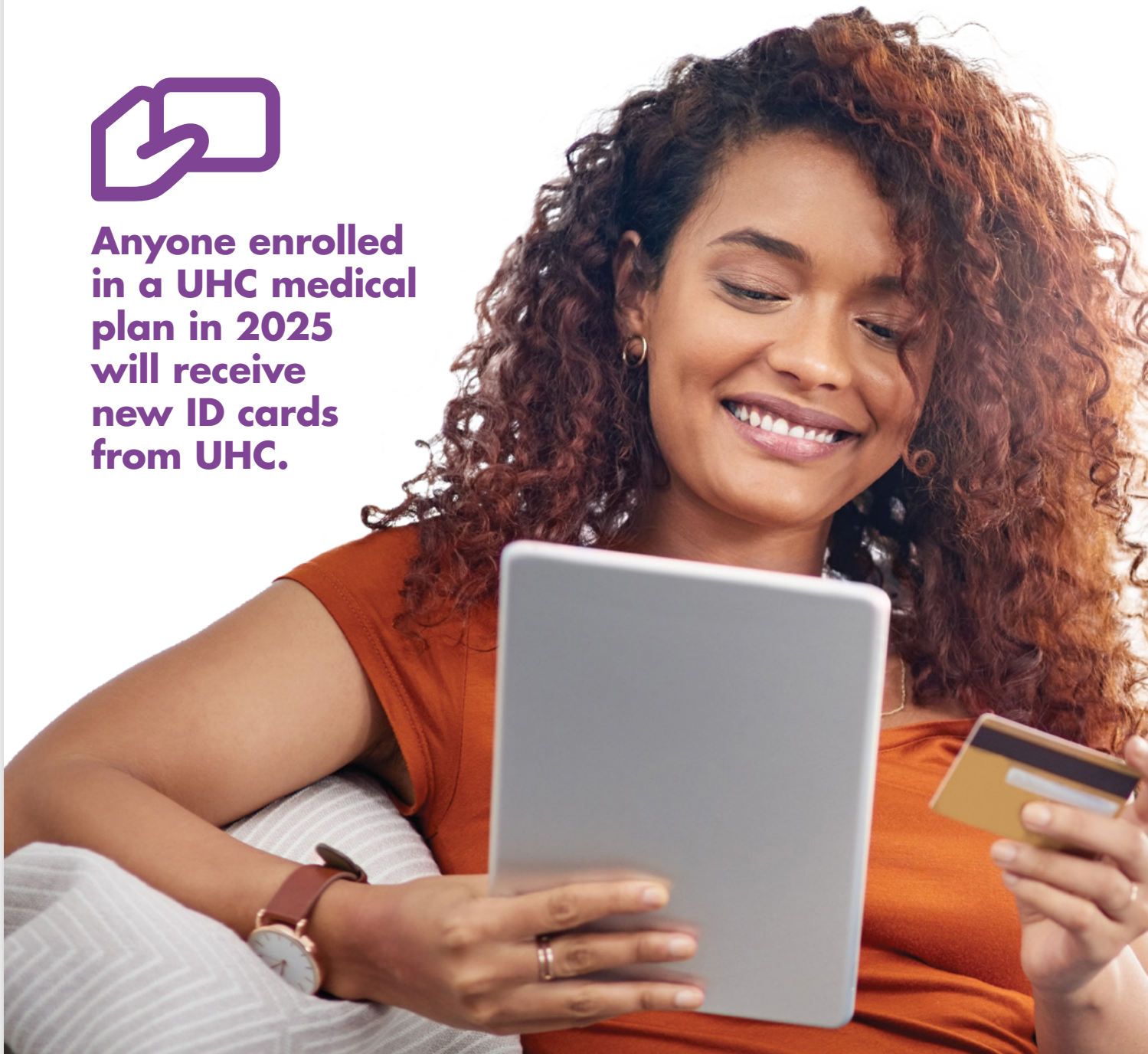
The Life plus Long-term Care insurance policies are underwritten by Trustmark Insurance Company and are not ERISA-covered plans. Enrollment is completely voluntary. If you enroll in a policy, you must work directly with Trustmark® to request assistance or submit a claim. Trustmark® and Trustmark Life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

Pick the best medical plan for you

- ▶ **Consider your recent claims**—see how much you've spent this year and think about your expected claims for next year.
- ▶ **Compare your estimated expenses** under each plan with the Medical Expense Estimator.
- ▶ **Review your medical premiums**—but remember they're not the only factor to consider.
- ▶ **Think about using an HSA or FSA** to save on taxes.



Anyone enrolled in a UHC medical plan in 2025 will receive new ID cards from UHC.



Get to know the HSA

If you enroll in an HSA medical plan, you can use a Health Savings Account (HSA) to set aside tax-free dollars to pay for eligible healthcare expenses for you and your dependents.

Other benefits of an HSA include:

- Receive an annual contribution from Stryker
- Get a triple-tax advantage, including:
 - Tax-free contributions*
 - Tax-free withdrawals
 - Tax-free interest and earnings**
- Invest your balance once your account reaches \$2,100
- Roll over your balance each year to save for future healthcare
- Save tax-free dollars to pay for eligible medical expenses in retirement, such as deductibles, copayments, prescription drugs and Medicare premiums
- Keep your account, even if you retire or leave Stryker

See the HSA User Guide on totalrewards.stryker.com to ensure you meet the eligibility requirements.

Your one-stop enrollment resource: totalrewards.stryker.com > Annual Enrollment

Find the information and tools you need to plan and prepare for 2025. Visit totalrewards.stryker.com to:



Watch quick, helpful videos and a recorded presentation



Read frequently asked questions and answers



See how the plans compare with the Medical Expense Estimator



Learn more about your benefits, find plan details and explore your Total Rewards

*California and New Jersey participants: HSA contributions and withdrawals are not exempt from state tax. Participants in these states can still contribute to an HSA and receive the federal tax benefits.

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

Compare your medical plan options

In-network benefit ¹	UHC Choice PPO Plan	UHC Value PPO Plan	UHC Premium HSA Plan	UHC Basic HSA Plan
Monthly costs				
Employee only	\$161	\$141	\$123	\$66
Employee + 1	\$315	\$274	\$230	\$88
Family	\$494	\$433	\$366	\$120
HSA contribution from Stryker^{2 3}				
Employee only	None	None	\$600	\$300
Employee + 1			\$1,200	\$600
Family			\$1,200	\$600
Deductible⁴				
Employee only	\$450	\$850	\$1,800	\$2,500
Employee + 1	\$900	\$1,700	\$3,600	\$5,000
Family	\$1,350	\$2,550	\$3,600	\$5,000
Out-of-pocket maximum				
Employee only	\$2,950	\$4,250	\$5,000	\$6,450
Employee + 1	\$5,900	\$8,500	\$10,000	\$12,900
Family	\$6,250	\$9,250	\$10,000	\$12,900
Preventive care	Covered 100%	Covered 100%	Covered 100%	Covered 100%
Copay				
PCP	\$25	\$25	None—subject to deductible and coinsurance	None—subject to deductible and coinsurance
Specialist	\$40	\$40		
ER	\$150	\$150		
Coinsurance	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%	Deductible, then 30%
Rx-retail (30-day)				
Tier 1	\$10	\$10	Deductible, then 20%	Deductible, then 30%
Tier 2	\$25	\$25		
Tier 3	\$50	\$50		
Rx-retail (90-day)				
Tier 1	\$30	\$30	Deductible, then 20%	Deductible, then 30%
Tier 2	\$75	\$75		
Tier 3	\$150	\$150		
Rx-mail order (90-day)				
Tier 1	\$25	\$25	Deductible, then 20%	Deductible, then 30%
Tier 2	\$62.50	\$62.50		
Tier 3	\$125	\$125		

¹ The information shown here assumes in-network care and services. For more detailed plan information and out-of-network costs, view your 2025 Benefits at a Glance totalrewards.stryker.com.

² The HSA contribution from Stryker is made for all eligible employees enrolled in the plan for 2025.

³ Direct temporary employees and interns are not eligible for Stryker's HSA funding but are eligible to elect and contribute their own funds to the account.

⁴ 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.

2025 monthly full-time employee cost of coverage

	Employee only	Employee + 1*	Family*
UHC Choice PPO	\$161	\$315	\$494
UHC Value PPO	\$141	\$274	\$433
UHC Premium HSA	\$123	\$230	\$366
UHC Basic HSA	\$66	\$88	\$120
UHC Out-of-Area	\$157	\$308	\$483
Kaiser Permanente of Northern California	\$213	\$389	\$612
Kaiser Permanente of Southern California	\$164	\$290	\$430
BCBS Alabama	\$197	\$364	\$538
HMSA	\$35	\$328	\$510
Dental	\$20	\$40	\$60
Vision	\$5	\$10	\$15

*Employee + 1 represents Employee + Spouse/Domestic Partner or Employee + Child. Family represents Employee + Children or Employee + Family (Employee + Spouse/Domestic Partner + Child[ren])

Note: You can only change your healthcare plan option (e.g., from an HSA plan to a PPO plan) during Annual Enrollment (unless you have a qualifying life event that changes your eligibility).

For part-time employee costs of coverage, visit enroll.stryker.com or contact the myHR Team.

How do your costs compare?

Healthcare costs are rising across the nation. Our coverage continues to be comprehensive, high-quality and affordable compared with other companies. Take a quick look at how your 2025 monthly costs for coverage compare to other Fortune 500 companies last year.

	PPO Plans		HSA Plans	
	Stryker UHC Choice PPO Plan	Fortune 500 Average	Stryker UHC Basic HSA Plan	Fortune 500 Average
Employee-only coverage	\$161	\$178	\$66	\$120
Family coverage	\$494	\$643	\$120	\$463

Source: Mercer's National Survey of Employer-Sponsored Health Plans 2023

Save with smart healthcare choices

Everyday choices can have a big impact on your healthcare costs. Here are a few ideas to help keep your costs down:



1. Put wellness first.

Staying healthy is the best way to avoid healthcare costs. Get plenty of sleep each night. Eat your fruits and vegetables. Get active in Strive for more ideas to set you up for good health.



2. Choose the lowest cost prescription when possible.

Generic prescriptions may cost less and provide the same treatment as brand-name options. Ask your provider for the lowest cost option the next time you need a new medication—or if there is a lower cost option for your current prescriptions.



3. Stay in the network.

In-network providers agree to charge a reduced fee to plan members. Check your carrier's website or contact Included Health for help finding an in-network provider whenever you need care.



4. Keep up with your preventive care.

Getting your annual physical and other recommended screenings—such as a mammogram or colonoscopy—can help you catch potential problems early, when they're easier and less expensive to treat.



5. Know where to seek care.

Your primary care provider should be your first stop. If your regular doctor isn't available, virtual visits are an easy way to contact trained medical professionals from your home or office—even while traveling. To learn more and find in-network virtual visit providers, visit your medical provider's website or call the number on the back of your ID card. Urgent care clinics are a good option when you need care quickly, but reserve emergency rooms for life-threatening situations only.



Included Health is here to help

If you are enrolled in one of Stryker's medical plans, Included Health can help you and your family by providing:

- 24/7 access to expert medical advice
- Remote second medical opinions from leading specialists
- Assistance with claims, appeals, personalized cost estimates and finding high-quality providers for UHC plan members

LGBTQ+ and Black Health can assist all benefit-eligible employees and their families in connecting with high-quality, culturally-inclusive care.

Included Health support is available at no cost to employees and dependents! To activate your account, visit includedhealth.com/stryker or call 855 431 5551.

Double check your beneficiaries

Annual Enrollment is the perfect time to check and confirm your beneficiary information. Here's how:

Life insurance and critical illness insurance: enroll.stryker.com

Look for the quick links on the home page, click **Your Beneficiaries** and follow the prompts. Remember to click **Done** when you are finished.

401(k): vanguard.com/retirementplans
(plan number 090081)

Once you log in, click **My profile** to manage your beneficiaries.

HSA: optumbank.com

After you sign in, select **Manage Beneficiaries** from the **I want to...** section.





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October 28 – November 8, 2024,
at 11:59 p.m. Central Time**

Visit enroll.stryker.com to get started. Once you begin the enrollment process, the site will walk you through your health and FSA benefits. After completing these elections, you will have the opportunity to view and change your additional benefit options.

Learn more about Annual Enrollment at totalrewards.stryker.com > **Annual Enrollment.**

Need help? The myHR Team is here.

Call 877 795 2002 or visit myhr.stryker.com.