

Discover

what's new
in 2026



**Annual Enrollment for your 2026 benefits begins October 27
and ends November 7, 2025, at 11:59 p.m. Central Time.**

Annual Enrollment is coming soon.

It's time to plan for next year and prepare to enroll for your 2026 benefits. Find details about what's changing, important dates and other helpful information inside.

Click to explore



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Big news for 2026 benefits!

We're committed to bringing you the best when it comes to your health and wellbeing, and we've got some exciting updates for 2026!

After a thorough review of several medical carriers and a deep dive into our medical plans, we've chosen some great options for our employees in 2026. We will continue our partnership with UnitedHealthcare (UHC) as our primary medical carrier. We're also thrilled to announce some enhancements that provide you with **more options, greater flexibility and exceptional value.**

Our partnership with UHC in 2026 will offer medical plan options that provide you with choice and flexibility, including **a brand-new plan: the Surest Advantage Plan**, designed to help you take more control of your healthcare and your budget.

To streamline our offerings and focus on plans that deliver better value to our employees, the UHC Choice PPO and Blue Cross Blue Shield of Alabama (BCBSAL) plans will no longer be offered in 2026.

Get ready for smarter, simpler healthcare that works for you. Explore your options, compare plans and find the best fit for your lifestyle and wallet on totalrewards.stryker.com.

Keep reading to discover more details about our new Surest Advantage Plan!



Visit totalrewards.stryker.com to learn more about your 2026 benefits and get access to tools and resources.

Your **Annual Enrollment** checklist

1 Review your benefits

- ✓ **Review your current elections.** Visit enroll.stryker.com and click Your Benefits Summary under Quick Links.
- ✓ **Consider your 2026 coverage needs.** Use the [Medical Expense Estimator](#) tool to compare medical plan options and determine an ideal HSA or Healthcare FSA contribution amount to maximize your tax savings. You can find this tool on the Annual Enrollment page at totalrewards.stryker.com.
- ✓ **Explore 2026 benefit options, including the new Surest Advantage Plan.** Visit totalrewards.stryker.com to review all your benefit options and reach out to the myHR Team with any questions.

2 Prepare to enroll

- ✓ **Gather dependent information.** Before you enroll, make sure to have Social Security numbers, dates of birth and [dependent certification documents](#) on hand for newly added dependents.
- ✓ **Check your beneficiaries.** Confirm 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.
- ✓ **Verify your address and phone number in Workday.** Make sure your benefit materials (such as new ID cards) are sent to the correct address.

3 Choose your benefits

- ✓ **Make your elections at enroll.stryker.com between October 27, 2025 and November 7, 2025, at 11:59 p.m. Central Time.** While enrolling, it is important to verify that your dependents are enrolled in the correct plans. After completing your enrollment, print and/or save a copy of your confirmation statement for your records.
- ✓ **Take action to change your coverage for next year,** including medical, dental, vision, supplemental health, supplemental life and spouse/domestic partner/child life insurance.

i If you are enrolled in the UHC Choice PPO or BCBSAL plans, you will be defaulted into a new plan for 2026. See “Do I need to take action this year?” on [page 8](#) for details.

4 Provide documentation

- ✓ **Provide [proof of dependent](#) status for newly added dependent(s).** If you do not submit the required documentation by November 14, 2025, at 11:59 p.m. Central Time, your dependent(s) will be removed and will not have coverage in 2026. Remember, unless your covered child has a qualifying disability, they may only be covered on Stryker’s plans until the end of the month they turn 26.
- ✓ **Complete Evidence of Insurability (EOI) for you and/or your spouse/domestic partner’s supplemental life insurance, as applicable.** Unum will send EOI information, including the deadline to complete, to your Stryker email address in January.



Introducing the **Surest Advantage Plan**

The Surest Advantage Plan is designed to **make healthcare easier.**

Offered through UnitedHealthcare (UHC), the Surest Advantage Plan gives you power over your healthcare experience by providing the coverage you'd expect from traditional health insurance, but with clear cost and coverage information, so you know upfront what's covered and what you'll pay—that's the Surest Advantage!

Top five reasons to consider the Surest Advantage Plan

- 1 Compare costs before making an appointment.** No deductibles. No coinsurance. No hard math. Instead, clear and upfront prices. The Surest app and website show you prices for providers in your area before you need care, giving you control and helping you save.
- 2 For office visits and many procedures—from having an MRI to having a baby—you see one price.** By grouping these services—combining the labs and x-rays that go along with a medical procedure or test into one price—Surest makes it easier for you to know what you'll pay in advance.
- 3 Access the UHC Choice Plus network you already know.** With 1.8M+ providers and 5,600+ hospitals, it's one of the largest provider networks in the U.S.** and includes the same providers and pharmacies in-network today.
- 4 Pay less when you use high-value providers with a high Care Rating.** High-value providers deliver more effective care with fewer complications and better outcomes—while using resources efficiently. On the Surest app or website, you'll see doctors with high Care Ratings have lower copays.
- 5 Breathe easier knowing there is no change to what's covered.** You'll have access to the same coverage and benefits you rely on today through Stryker's UHC plans, like preventive and primary care, prescriptions, hospitalization and specialist care, with an annual out-of-pocket maximum that limits your costs for covered care.

** UHC internal analysis as of March 31, 2025.

Surest members pay on average 54%* less out-of-pocket for care than traditional health plans, and 90% re-enroll year after year.

*Based on a 2023 Surest study. Results are driven by plan design.

The Surest Advantage Plan allows you to know what you'll pay for healthcare

With actual prices (not estimates) and tools that remove the guesswork, you can focus on what really matters—your health and wellbeing.

Care Ratings help you choose providers with confidence

Care Ratings are a simple way to help you navigate care options and potentially save you money. Surest evaluates providers and locations based on past claims data. Higher ratings are given to high-value providers with a record of quality, safety, efficiency and effectiveness, such as lower rates of complications after surgeries and better use of resources.

Providers with a higher Care Rating are assigned a lower copay.

How to learn more about Surest



Scan the QR code or visit totalrewards.stryker.com to explore more about the Surest Advantage Plan, including Frequently Asked Questions.

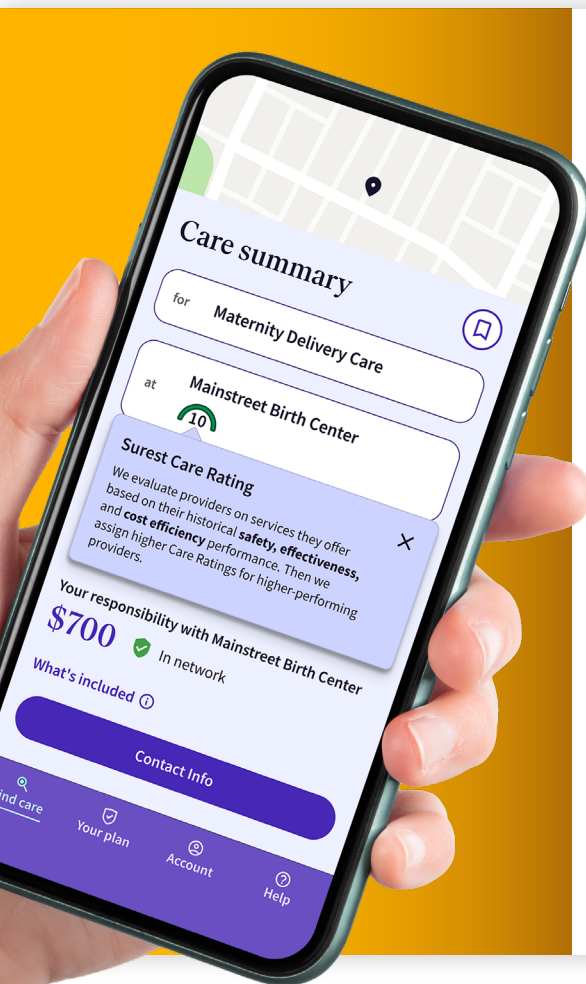
- Visit surest.care/stryker to learn more about the Surest Advantage Plan:
 - Access videos, flyers and a quick overview of how Surest works
 - Schedule a 15-minute appointment with a Surest expert
 - Look up your current providers to see their copays and Care Ratings
- Call **Surest Member Services** at 866 683 6440 for questions about coverage, costs for services, provider Care Ratings and more.

"I've had various jobs in my life and many different types of insurance. Surest is the simplest and most cost effective I've ever had."

– Medical technology company employee

- Attend an **upcoming information session**—details will be sent to your Stryker email.
- If you enroll in Surest, additional resources and new ID cards will be available closer to January 1.

Use surest.care/stryker (or the Surest app once your Surest coverage is active) to look up providers and specific costs. Note that the Surest app and website are separate from UHC's traditional app and website.



How to find providers and copays

Use the search feature on the Surest app or website to display a range of in-network options, including virtual care. You can also visit surest.care/stryker before you enroll to search for your current providers to view Care Ratings and copays.

- Using the Surest app or website, you can search for:
 - A provider's name
 - Provider specialties, like dermatology
 - Conditions, like "back pain" or "my head hurts"
 - Virtual care
- Surest will display multiple provider options to choose from along with the copay you'll pay, all before you visit a provider or facility or order supplies.
- Providers with higher Care Ratings—based on the quality, efficiency and overall effectiveness of the care they provide—will have lower copays.
- When you search by condition or reason for care, results will include types of providers to visit, routine or advanced tests to consider and treatment options.
- If you need additional assistance, get member support in the app through live chat, or by email or phone.

What's changing for 2026

UHC Choice PPO and BCBSAL plans no longer offered

Effective January 1, 2026, the UHC Choice PPO and Blue Cross Blue Shield of Alabama (BCBSAL) plans will no longer be offered.

Findings from our recent review show that UHC offers other comprehensive plan options, including the **Surest Advantage Plan**, that can provide cost savings and more transparent, upfront costs for care as compared to the UHC Choice PPO and BCBSAL plans. UHC also offers more covered services than the BCBSAL plan.

If you are enrolled in the UHC Choice PPO or BCBSAL plans and do not take action during Annual Enrollment, you and covered dependents will be automatically enrolled in the plans shown below for 2026:

Current plan	2026 default plan
UHC Choice PPO Plan	Surest Advantage Plan ✓
BCBSAL Plan	UHC Value PPO Plan ✓


Note to BCBSAL members

If you're enrolled in the BCBSAL medical plan, you may not need to change providers to stay in-network—our recent review showed significant overlap between the UHC and BCBSAL networks. To check if your providers are in UHC's network, visit myuhc.com, click "Find a provider" and search for providers in the UHC Choice Plus network.

As a UHC member, you will have access to new benefits that are not covered by the BCBSAL plan, including chiropractic care, fertility benefits and access to more virtual providers.

Take a fresh look at your medical plan options for 2026, including:

- The new **Surest Advantage Plan**, a no-deductible, copay-only plan that offers clear and up front pricing, so you know what you'll pay in advance and what's included. This plan is designed to connect you to high-value* providers and facilities at lower costs.
- The **UHC Premium and Basic HSA Plans** have the lowest paycheck costs and allow you to save money tax-free in a Health Savings Account. The HSA offers a triple tax advantage—money goes in tax free, builds earnings tax free, and comes out tax free when used on eligible expenses. And the money rolls over year after year, so you can keep saving to cover future healthcare expenses—even into retirement. Once you reach a minimum balance, you can invest some of your funds and potentially grow your account with tax-free earnings.
- The **UHC Value PPO Plan**, for those who prefer a traditional PPO plan.

 You can use the [Medical Expense Estimator](#) on the Annual Enrollment page on totalrewards.stryker.com to help determine which medical plan best fits your needs.

*High-value providers deliver more effective care with fewer complications and better outcomes—while using resources efficiently.

New in 2026!

Family building, parenting and midlife health benefits through Maven

We are excited to introduce new family building, parenting and midlife health benefits that are coming next year. Administered by Maven, these new services are designed to support employees and eligible dependents through their unique life journeys—including fertility, maternity, parenting, surrogacy, adoption, low testosterone, menopause and more. Stay tuned in 2026 for more details about these benefits.

Your cost for coverage

Medical plans: As healthcare costs continue to rise, your costs and Stryker's costs will increase in 2026 for existing medical plans. Your cost for the Surest Advantage Plan will be **lower** than the 2025 UHC Choice and BCBSAL plans. Stryker will continue to pay more than 75% of the cost for most plans.

All other plans: Your costs will not change in 2026, unless you move into a new age or salary category for supplemental life and critical illness benefits or change your coverage.



You can find 2026 monthly costs for medical, dental and vision on [page 11](#). For other monthly costs, look in the 2026 Benefits at a Glance on the Annual Enrollment page of totalrewards.stryker.com. You can also find costs on the enrollment platform as you enroll.

Contribution limits

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

For the HSA, the combined amount you and Stryker can contribute in 2026 will be:

- **Individual:** \$4,400
- **Family:** \$8,750
- **Over age 55 "catch-up" contribution:** \$1,000

The 2026 Healthcare FSA limit will increase to \$3,300 and the Day Care FSA limit will remain at \$5,000.

Coverage enhancements



Medical: Starting in 2026, our medical plans will include **enhanced breast imaging coverage**. This means any additional imaging or pathology required to complete the screening process for malignancies—or to address findings on the initial screening mammography—are covered without cost sharing when you use an in-network provider.



Dental: **Bite guards** will now be covered once every five years instead of once per lifetime.

A new **Special Healthcare Needs Program** will help members with special healthcare needs and/or physical disabilities who may need additional appointments or sedation to receive dental care. The program allows four cleanings per year instead of two, and covers treatment delivery modifications at 100% in-network, such as anesthesia and nitrous oxide, or completing a cleaning or other procedure over multiple visits.



Vision: The **copay for lenses** (single, bifocal and trifocal) will decrease from \$20 to \$10, helping you save on vision care expenses.



Do I need to **take action this year?**

Important! If you are enrolled in the UHC Choice PPO or BCBSAL plans, you and covered dependents will be automatically enrolled in the plans shown below for 2026, unless you choose a different plan during Annual Enrollment.

Current plan	2026 default plan
UHC Choice PPO Plan	Surest Advantage Plan ✓
BCBSAL Plan	UHC Value PPO Plan ✓

In addition, you must take action if you wish to:

- **Confirm or change your benefit elections and/or make changes to your covered dependents.**
- **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 2025 Tobacco Use Affidavit will not carry over to 2026.
- **Contribute to a Health Savings Account (HSA) or Flexible Spending Account (FSA).** Your **current** election amount will not roll over to 2026.

You cannot make changes outside of Annual Enrollment* unless you experience a qualifying life event. For more information about qualifying life events, review the [Summary Plan Description](#).

Any elections or changes you make to your benefits on Stryker's enrollment site will automatically be saved and treated as your official election. If you do not intend to choose a benefit, please be sure to make the appropriate changes before logging out of the site.

If you are on leave of absence, you must still enroll between October 27 and November 7, 2025. If you have issues accessing the Benefits Enrollment Site, contact the myHR Team at myhr.stryker.com or 877 795 2002. Representatives are available to assist Monday through Friday, from 8 a.m. to 5 p.m. Eastern Time.

*You can change your HSA contribution amount and life insurance beneficiaries throughout the year.



Meet Daniel

A busy family of four, Daniel, his spouse Julia and their kids are always on the go. Daniel also manages Type 1 diabetes.

- Employee + Family coverage
- 4 annual preventive visits
- 6 primary care, 3 urgent care and 1 emergency room visit
- 4 prescriptions for ear infections
- Type 1 diabetes



Let's see how Daniel's estimated costs compare.

In-network service	Surest Advantage Plan	UHC Value PPO Plan	UHC Premium HSA Plan	UHC Basic HSA Plan
Annual Employee + Family cost for coverage	\$5,772	\$5,568	\$4,632	\$1,536
Annual preventive visits	\$0	\$0	\$0	\$0
Daniel's costs for all other services listed above	\$600	\$3,220	\$4,272	\$5,000
Less: Stryker's HSA contribution	N/A	N/A	\$1,200	\$600
Total annual cost	\$6,372	\$8,788	\$7,704	\$5,936

Daniel looks closer at the UHC Basic HSA Plan and the Surest Advantage Plan.

The **UHC Basic HSA Plan** is his lowest-cost option and he can use his HSA as a savings vehicle to save for healthcare expenses in retirement. Plus the HSA has a triple tax advantage—money goes in tax free, builds earnings tax free and comes out tax free when used on eligible expenses. And he has the option to invest some of his HSA funds and potentially grow his account with tax-free earnings.

While the **Surest Advantage Plan** is more expensive than the UHC Basic HSA Plan, he finds peace of mind knowing he can see his family's actual cost for care in advance using the Surest app. He also likes that there are no deductibles or coinsurance, only copays that are clear—and for office visits and many procedures, he sees one price, making it easier to navigate his family's care needs.



After considering his options, Daniel plans to elect the Surest Advantage Plan.

Keep exploring!

Visit totalrewards.stryker.com to see Daniel's expenses in more detail, plus two additional examples comparing costs under each UHC medical plan option.

Please Note: This example is illustrative and based on specific scenarios like using in-network, high-value providers and typical service use patterns. Actual costs may vary based on provider selection, geographic location and individual health needs. This example is intended to help demonstrate potential cost differences and should not be interpreted as guaranteed or comprehensive projections.

Compare your **medical plan options**

In-network benefit See the 2026 Benefits at a Glance for out-of-network coverage.	Surest Advantage Plan¹	UHC Value PPO Plan	UHC Premium HSA Plan	UHC Basic HSA Plan
Monthly full-time employee costs Employee only Employee +1 Family	\$156 \$306 \$481	\$151 \$293 \$464	\$130 \$243 \$386	\$70 \$94 \$128
HSA contribution from Stryker² Employee only Employee +1 Family	None	None	\$600 \$1,200 \$1,200	\$300 \$600 \$600
Deductible³ 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-retail⁴ (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 2026 Benefits at a Glance for 90-day Rx retail costs.

2026 monthly full-time employee cost of coverage

	Employee only	Employee + 1 *	Family *
Surest Advantage Plan	\$156	\$306	\$481
UHC Value PPO	\$151	\$293	\$464
UHC Premium HSA	\$130	\$243	\$386
UHC Basic HSA	\$70	\$94	\$128
UHC Out-of-Area	\$168	\$329	\$516
Kaiser Permanente of Northern California	\$234	\$428	\$674
Kaiser Permanente of Southern California	\$187	\$331	\$491
HMSA	\$37	\$351	\$546
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 election (e.g., from an HSA plan to a PPO plan) during Annual Enrollment (unless you have a mid-year qualifying life event that changes your eligibility).



For part-time employee costs of coverage, visit totalrewards.stryker.com or contact the myHR Team at 877 795 2002.

How do your costs compare?

Our coverage continues to be comprehensive, high-quality and affordable compared to other companies. Take a look at how your 2026 monthly costs for medical coverage compare to other Fortune 500 companies last year.

	Stryker	Stryker	Fortune 500	Stryker	Fortune 500
	Surest Advantage Plan	UHC Value PPO Plan	PPO plan average	UHC Basic HSA Plan	HSA plan average
Employee-only coverage	\$156	\$151	\$168	\$70	\$102
Family coverage	\$481	\$464	\$600	\$128	\$364



Enroll in your **2026** benefits



Learn more about your 2026 benefits at
totalrewards.stryker.com > [Annual Enrollment](#)



Visit enroll.stryker.com to enroll between **October 27** and
November 7, 2025, at 11:59 p.m. Central Time.

Introducing the new Surest Advantage Plan!

This new medical plan option through UnitedHealthcare gives you the power to easily compare where to go for care and what you'll pay—all before you make an appointment. **See inside for details.**

