Total **Rewards**

September 2026

2027 Annual Enrollment

Explore, evaluate, **enroll**

Annual Enrollment for your 2027 benefits begins October 26 and ends November 6, 2026, at 11:59 p.m. Central Time.

Now is the time to learn about your options and enroll for your 2027 benefits. See inside for details on what's changing and how to enroll.

What's inside

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

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 2026 Tobacco Use Affidavit will **not** carry over to 2027. If you use tobacco and successfully complete a Strive Tobacco Cessation Journey, you can avoid paying the $600 Tobacco Use Surcharge.

Contribute to a Health Savings Account (HSA) or Flexible Spending Account (FSA). Your current election amount will **not** roll over to 2027.

Keep in mind you cannot make changes outside of Annual Enrollment* unless you experience a qualifying life event. For more information about qualifying life events, see the **Life Events** page on totalrewards.stryker.com.

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

* You can change your HSA contribution amount at any time throughout the year.

If you are on leave of absence, you must still enroll between October 26 and November 6, 2026. If you have issues accessing the 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.

Visit totalrewards.stryker.com to learn more about your 2027 benefits and access tools and resources.

Your checklist for **Annual Enrollment**

1 Review your benefits

- ☐ **Explore your benefit options.** Visit totalrewards.stryker.com to review all your benefit options, including the 2027 Benefits at a Glance and summaries of benefits and coverage for 2027's medical plan options, which are available on the Forms and documents page.
- ☐ **Check your current elections.** Visit enroll.stryker.com and click **Your Benefits Summary** under the **Quick Links** section.
- ☐ **Consider your 2027 coverage needs.** Use the Medical Expense Estimator tool to compare medical plan options and determine the 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.

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.
- ☐ **Double-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** to ensure your benefit materials (such as new ID cards) are sent to the correct address.

3 Choose your benefits

- ☐ **Make your elections on enroll.stryker.com** between October 26, 2026, and November 6, 2026, at 11:59 p.m. Central Time. While enrolling, verify that your dependents are enrolled in the correct plans. Once your enrollment is complete, print and/or save a copy of your confirmation statement for your records.

Take action to:

- ☐ Change your coverage for next year, including adding or removing dependents.
- ☐ Contribute to a Health Savings Account (HSA) or Flexible Spending Account (FSA) in 2027. Your 2026 HSA and/or FSA payroll deduction will **not** roll over to 2027.
- ☐ 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).

4 Provide documentation (if applicable)

- ☐ **Provide proof of dependent status** for newly added dependent(s) by November 13, 2026, at 11:59 p.m. Central Time. If you do not, your newly added dependent(s) will not have coverage in 2027. Remember, unless your covered child has a qualifying disability, they may only be covered on the Stryker plans until the end of the month they turn 26.
- ☐ **Complete Evidence of Insurability (EOI)** for your supplemental life insurance by the deadline you receive from Unum. Unum will send EOI information to your Stryker email address in January.

Questions? Contact the myHR Team at **myhr.stryker.com** or **877 795 2002**.

What’s new and changing **for 2027**

Your cost for coverage

For the medical plans: Stryker remains committed to providing competitive, high-quality medical coverage for you and your family. As we’ve seen in recent years, healthcare costs continue to rise globally. As a result, both your costs and Stryker’s contributions under most of our medical plans will increase in 2027. To help manage these rising costs, Stryker will continue to cover the majority of your medical benefit costs. Turn to page 9 for a summary of your monthly costs for coverage, as well as to see how your costs compare to other companies.

For part-time employees: Beginning in 2027, eligible part-time employees will pay the same medical rates as full-time employees.

For supplemental health benefits: There will be a **reduction** in your 2027 costs for supplemental health benefits — critical illness, accident and hospital indemnity insurance. These policies are designed to fulfill a variety of needs, including supplementing your existing medical coverage to give you additional financial support when the unexpected happens. For more information on the supplemental health plans, visit totalrewardsvoluntarybenefits.com. Please note this site is specific to only the supplemental health plans.

For all other plans: There will be no change to your cost for other coverages, unless you change coverage or move into a new age or salary category for supplemental life.

Find 2027 costs in the 2027 Benefits at a Glance on totalrewards.stryker.com. You can also see your costs when you enroll for 2027 benefits.

Contribution limits

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

Account	2027 contribution limit
HSA (including Stryker’s contribution)	Individual: $4,500 Family: $9,000 Over age 55 “catch-up” contribution: $1,000
Healthcare FSA*	$3,400
Day Care FSA*	$7,500

See page 10 for more information on the Day Care FSA.

* This limit may increase if the IRS announces a higher 2027 limit and it is administratively possible for Stryker to implement before Annual Enrollment.

Preventive medical screening enhancements

Beginning January 1, 2027:

- Osteoporosis screenings will be covered at 100% in-network for women age 65 and older (and for high-risk women under age 65).
- Coverage for cervical cancer screenings will expand to include patient-collected cervical cancer screenings (including at-home test kits) for women age 30-65 at average risk.

Keep in mind that preventive screenings — such as annual physicals and cancer screenings like colonoscopies and mammograms — are free under any Stryker medical plan when you use in-network providers.

Resources for those with special needs

If you or a covered family member have special needs, finding the right care can sometimes be a challenge. Your medical plan is here to help.

With the **Surest Advantage Plan**, use the Surest app to find high quality care and understand costs. Plus, dedicated care coordinators are available to assist with navigating care options and provide ongoing guidance and support. To learn more, call Surest Member Services at **844 530 0139**.

With all other **UnitedHealthcare (UHC) medical plans**, expanded support will be available starting in 2027 through the Special Needs Initiative.

- This free support program is similar to Surest's resources and is designed for individuals with complex, chronic or rare medical conditions.
- Through this initiative, you or your covered family members are assigned a dedicated advisor as your single point of contact to help navigate the complexities of medical insurance, claims, providers and school coordination.
- To learn more, call **800 387 7508** or the number on the back of your UHC ID card.

Vision plan: Free retinal imaging coverage

Beginning January 1, 2027, vision plan members will receive retinal imaging covered at no cost when using in-network providers. Retinal imaging can be done at your annual eye exam and helps detect conditions like macular degeneration and glaucoma earlier, improving preventive care and treatment outcomes.

Expanded bariatric services

The new Bariatric Resource Services program supports eligible UHC and Surest plan members living with clinical obesity navigate treatment options at no additional cost. Members work with a bariatric specialist and nurse care manager to explore options like diet, exercise, lifestyle changes and surgery. Note that certain BMI and other requirements must be met in order to participate.

If surgery is the right option for you, you will be able to work with the Centers of Excellence (or COE) network, which includes top doctors and facilities, to navigate your surgery.

Beginning January 1, 2027, you must participate in the Bariatric Resource Services program and get surgical care from a COE provider for your bariatric surgery to be covered under the medical plan. This requirement helps lower patient readmissions, reduce length of hospital stays and ensure successful outcomes. For more information, call the number on the back of your medical plan ID card.

Understanding the **Surest Advantage Plan**

The Surest Advantage Plan through UHC was introduced January 1, 2026 and is designed to make healthcare easier.

Surest 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.

- **Compare costs before making an appointment.**
  No deductibles. No coinsurance. Just clear, upfront prices.
- **For office visits and many procedures, 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.
- **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 patient outcomes — while using resources efficiently. On the Surest app or website, you'll see doctors with higher Care Ratings have lower copays.

To learn more, visit the pre-member site at surest.care/stryker and select 2027.

> 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.

Surest corner: Important! Review 2027 copays

Re-enrolling in the Surest Advantage Plan next year? Here's what you need to know:

- Copays are assessed annually based on the most recent effectiveness and cost efficiency data. This means that each year, copays may increase, decrease or stay the same.
- It's important to review next year's copays before you enroll for 2027 — especially for providers, facilities or services you plan to use next year. Visit **surest.care/stryker** to review 2027 copays.

Don't forget! If your provider needs more information about Surest, point them to the provider contact information on the back of your Surest ID card.

Explore the **HSA plans**

An HSA plan may be a great fit for you if you…

Don't expect many medical expenses. By choosing a plan with lower premiums, you can free up money in your paycheck to contribute to your HSA.

Are planning to start a family. An HSA can help you save for the birth of a child and future healthcare costs for your children.

Are saving for retirement. Use your HSA to set aside money for healthcare expenses later in life, including long-term care.

For more information on the HSA plans, visit totalrewards.stryker.com.

Did you know?
Stryker makes an annual contribution to your HSA to help jump start your savings — $300 to $1,200 depending on the plan you choose and if you cover dependents.

If you enroll in the UHC Basic or UHC Premium HSA Plans, you can take advantage of a Health Savings Account (HSA), which offers a triple tax advantage*:

- **Tax-free contributions:** Money you contribute to your HSA comes out of your paycheck before taxes, which lowers your taxable income.
- **Tax-free withdrawals:** When you use your HSA to pay for eligible healthcare expenses, your don't pay taxes on withdrawals.
- **Tax-free interest and investment gains**:** Once your balance reaches $2,100, you can invest your balance and any earnings are tax-free.

The HSA also offers a few other unique advantages:

- 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.
- Your account stays with you, even if you retire or leave Stryker.

* 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 See the 2027 Benefits at a Glance for out-of-network coverage.	Surest Advantage Plan[1]	UHC Value PPO Plan	UHC Premium HSA Plan	UHC Basic HSA Plan
Monthly full-time employee costs Employee only Employee +1 Family	$162 $317 $499	$157 $305 $483	$136 $254 $403	$73 $98 $134
HSA contribution from Stryker[2] Employee only Employee +1 Family	None	None	$600 $1,200 $1,200	$300 $600 $600
Deductible[3] 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-retail[4] (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 2027 Benefits at a Glance for 90-day Rx retail costs.

2027 monthly cost of coverage for eligible full-time and part-time employees

	Employee only	Employee + 1*	Family*
Surest Advantage Plan	$162	$317	$499
UHC Value PPO	$157	$305	$483
UHC Premium HSA	$136	$254	$403
UHC Basic HSA	$73	$98	$134
UHC Out-of-Area	$147	$280	$443
Kaiser Permanente of Northern California	$239	$438	$689
Kaiser Permanente of Southern California	$223	$395	$586
HMSA	$44	$383	$595
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).

How do your costs compare?

Our coverage continues to be comprehensive, high-quality and affordable compared to other companies. Take a look at how 2027 monthly employee 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 average**	**UHC Basic HSA Plan**	**HSA average**
Employee-only coverage	$162	$157	$179	$73	$100
Family coverage	$499	$483	$641	$134	$368

Source: Mercer's 2025 National Survey of Employer-Sponsored Health Plans

In 2027, Stryker expects to continue to pay, on average, approximately, **80% of the cost of medical benefits**, or an estimated **$13,462** per covered employee.

Big savings for **busy caregivers**

If you're already paying or plan to pay for day care or other dependent care in 2027, consider enrolling in the Day Care FSA to save money on taxes. Common eligible expenses include:

- Day care, preschool, before-school and after-school care programs, and summer day camps
- Babysitters and nannies (for work-related care)
- Backup or emergency child care
- Adult day care centers
- In-home care for an elderly parent or other qualifying dependent living with you
- Care for a spouse or dependent physically or mentally incapable of self-care

The Day Care FSA can be used to pay for eligible childcare and adult dependent care expenses, so you (and your spouse, if applicable) can work or look for work. You contribute to the Day Care FSA through deferrals from your paycheck before federal and state taxes (for many states) are taken out, which reduces your taxable income.

Keep in mind that you and your spouse must be working or looking for work in order to use the Day Care FSA.

You can only change your Day Care FSA contribution during the year if you have a qualifying life event, so it's important to plan carefully. The Day Care FSA includes a grace period where you can continue to use any remaining balance during the first 2.5 months of the following year. Reimbursement requests are accepted through March 31 of the following year. After March 31, any unused funds are forfeited.

Let's look at an example.

Josie expects to spend $7,500 in eligible day care costs for her toddler in 2027, so she elects to contribute $7,500 to her 2027 Day Care FSA. Let's assume a combined tax rate of 29% (22% federal income tax and 7.65% FICA tax) and see what Josie will save by using her Day Care FSA.

	With a Day Care FSA	Without a Day Care FSA
Eligible day care expenses	$7,500	$7,500
Taxes paid on earnings used for care	$0	$2,223.75
Total earnings needed to pay for care	**$7,500**	**$9,723.75**

Because Josie's Day Care FSA contributions come out pre-tax (similar to other health plan premiums), Josie avoids paying $2,223.75 in taxes.

Get expert medical support personalized for you

Included Health offers personalized expert medical support when you need a hand in navigating your diagnosis and the medical system.

If you're enrolled in a Stryker medical plan, Included Health can provide:

- Remote second medical opinions from leading specialists
- 24/7 phone and chat support with Care Advocates guiding clinical triage, concierge referrals and closing the gaps in care advocacy

If you're enrolled in the UHC Value PPO or HSA plans, Included Health also offers 24/7 assistance with*:

- Personalized cost estimates
- Finding high quality providers

The LGBTQ+ Health and Black Health programs can help you and your family access high quality, culturally inclusive care, regardless of if you're enrolled in a Stryker medical plan.

Take advantage of this free support by visiting includedhealth.com/stryker or by calling **855 431 5551**.

* For those enrolled in the Surest Advantage Plan, these services are available through Surest Member Services.

4100 E Milham Ave.
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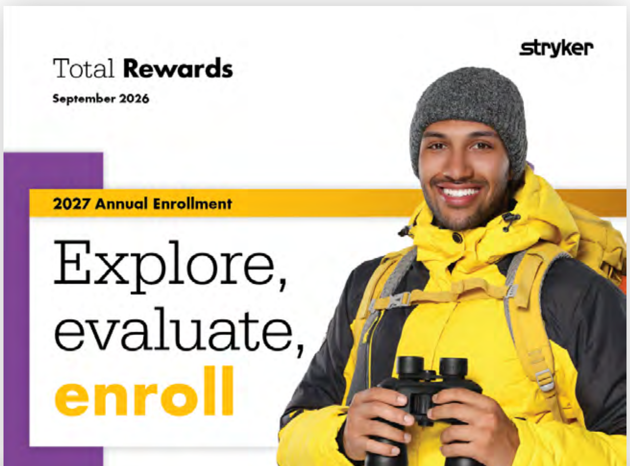

Get ready to enroll in your 2027 benefits

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