

# Frequently asked questions

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Q1: When is annual enrollment?

A: Annual enrollment for your 2022 benefits will begin on October 25, 2021 and end on November 5, 2021 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 newly added dependents](#) must be submitted to the myHR team by November 12, 2021.

Q2: Where can I find information on my 2022 benefits?

A: For details on what's changing for 2022, and other important enrollment information, visit [totalrewards.stryker.com](https://totalrewards.stryker.com) and click "Annual enrollment" under the menu. You will find helpful information, including the annual enrollment newsletter and a recorded enrollment presentation.

Q3: Do I need to enroll?

A: You must enroll if you want to:

- change your benefits,
- contribute to a Health Savings Account (HSA) or Flexible Spending Account (FSA), and/or
- avoid paying the annual \$600 Tobacco Use Surcharge by completing the Tobacco Use Affidavit. You must confirm whether you and your spouse/domestic partner use tobacco products, only if you and your spouse/domestic partner are enrolling in a medical plan.

If you do not enroll, all of your other elections will roll over into the new 2022 plan year. If you do not need to change any of the above items, we recommend reviewing your coverage to ensure your plan matches your needs, and to check that your beneficiaries are up to date.

Q4: Do I need to complete the Tobacco Use Affidavit?

A: If you and your spouse/domestic partner will be enrolled in a Stryker medical plan, you must complete the tobacco affidavit every year, confirming that you and your covered spouse/domestic partner are not tobacco users if you want to avoid the annual \$600 Tobacco Use Surcharge. Please note your 2021 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 2022. If you are not enrolled in a Stryker medical plan, you are not required to complete the Affidavit. Don't forget, Stryker provides the free LifeWorks Tobacco and Nicotine Cessation program, which can help you and your spouse/domestic partner quit smoking. For more information on the Tobacco Use Surcharge, visit [totalrewards.stryker.com](https://totalrewards.stryker.com).

Q5: What's changing for my 2022 benefits?

A: For 2022, there are no changes to the majority of your benefits. The few minor changes include:

- The amount you can contribute to a Health Savings Account (HSA) will increase in 2022.
- The critical illness plan will no longer offer a \$50 benefit for completing a health screening due to a change in state regulations.
- The amount you pay out of your paycheck for some coverages will change in 2022.

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To learn more about plan changes for 2022, go to [totalrewards.stryker.com](https://totalrewards.stryker.com) and click “Annual enrollment” under the menu.

Q6: 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](https://totalrewards.stryker.com).

Q7: What's the difference between the HSA plans and the PPO 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 instead of paying for coverage that you may not need. 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](https://totalrewards.stryker.com).

Q8: 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 2022, you will receive your contribution from Stryker by January 31, 2022, 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 \$3,650 for individual coverage and \$7,300 for family coverage in 2022. If you are 55 or older, you can contribute an additional catch-up contribution of \$1,000.

Q9: 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're expecting 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're paying out of your paycheck for coverage you don't need, consider switching to a less expensive plan. For example, you could save \$123 every month (or \$1,476 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

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advantaged HSA. You can use the Medical Expense Estimator, available through the annual enrollment section of [totalrewards.stryker.com](https://totalrewards.stryker.com), to input real-life examples of potential medical costs and 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 \$2,000 to your HSA for the year, that's \$2,000 you don't have to pay taxes on — you could keep an average of \$813 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.

Q10: 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. You can help get peace of mind by enrolling in supplemental health benefits, which will supplement your existing medical coverage by providing additional financial support. Stryker offers three policies: 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. Because these policies can supplement your primary medical coverage, you might consider enrolling in a medical plan with a higher deductible and lower paycheck costs, and pair it with one or more of the supplemental health policies. To learn more about these benefits visit the [Supplemental health benefits](#) page on [totalrewards.stryker.com](https://totalrewards.stryker.com).

Q11: How do I enroll?

A: To enroll, first visit [totalrewards.stryker.com](https://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](https://enroll.stryker.com)) and log in using your Stryker email address and network password. 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.

If you are still having issues, try using a different device to access the site. Contact myHR at 877 795 2002 or visit [myhr.stryker.com](https://myhr.stryker.com) for additional assistance. If you've forgotten your password, contact the IT support desk by calling 855 SYK HELP (795 4357).

Q12: Does it matter which internet browser I use to enroll?

A: The Benefits Enrollment Site ([enroll.stryker.com](https://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

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your enrollment information will be processed successfully if you use a different device or browser to enroll.

Q13: How do I know if I completed my enrollment?

A: After you finish enrolling on [enroll.stryker.com](https://enroll.stryker.com) and click the "Complete enrollment" button, you should see a confirmation statement on your screen. 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 "Exit enrollment" at the bottom 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 "Enroll" button on the top of the home page.

Q14: I enrolled, but I still see a message that says "Action Needed" next to the enrollment link. What do I do?

A: You will continue to see the "Action Needed" reminder 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.

Q15: What happens if I'm on a leave of absence?

A: If you are on a leave of absence, you will still need to enroll in benefits during annual enrollment if you want to make changes for your benefits for 2022. 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 myHR at 877 795 2002 or [myhr.stryker.com](https://myhr.stryker.com).

Q16: 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](https://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.

Q17: Why does my benefit amount for my life/supplemental life insurance not match my salary? How is this amount determined?

A: When setting employee/employer premiums, we use your "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 through 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. 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.

Q18: How is my supplemental life insurance monthly premium calculated?

A: Like your life insurance benefit amount, your supplemental life insurance monthly premium is calculated using your benefit salary. Your 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

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for 1x by the multiple you would like to elect (for example, if you'd like to elect 5x, multiply the number you calculated for 1x by 5). You can find your specific calculations on [enroll.stryker.com](https://enroll.stryker.com). Remember, while Stryker pays for your basic life insurance, you are responsible for the full cost of supplemental life insurance.

Q19: Where do I go if I have questions?

A: For more information, visit [totalrewards.stryker.com](https://totalrewards.stryker.com) or contact the myHR support team at 877 795 2002 or [myhr.stryker.com](https://myhr.stryker.com).