

Your wellbeing matters.

**Explore resources
that are here
to help.**



Total **rewards**

Explore your resources

Your health is important.

That's why we provide a variety of resources to support the physical, mental and financial health of you and your family. Whether you're looking to take advantage of your health coverage, get help managing your finances or just want to improve your overall wellbeing, we have the tools to help.

Keep reading to learn more about your Stryker benefits and how you can take advantage of the many resources we offer.

Are your beneficiaries up to date?

Keeping your beneficiaries up to date ensures that your benefits are paid out to the people you want in case the unexpected happens. The good news is, updating your information doesn't take long. Visit these sites today to confirm your beneficiary information:

- 401(k): retirementplans.vanguard.com
- HSA: optumbank.com
- Life & AD&D: enroll.stryker.com

Strive is back!

The Strive website is back with a new and improved program through Virgin Pulse. You'll be able to work toward greater wellbeing by participating in a wide variety of activities, and earn rewards for making healthy choices.


Strive contributes to your overall wellbeing by helping you learn about, implement, and maintain healthy habits. The program offers daily cards with helpful wellbeing information, the ability to track healthy habits, digital coaching for a variety of lifestyle topics, and challenges to keep your motivation and accountability up.

Attention spouses and domestic partners!

You are eligible to participate in the Strive program, and earn your own incentives!

To register for Strive, visit strive.stryker.com. You'll earn 250 points just by registering for the program!

Get to know your Strive incentives



stryker

2021 Strive incentives

Employees	Spouses/domestic partners
<p>3,000 points</p> <p>Choose your reward</p> <p>+750 Strive points</p>	<p>3,000 points</p> <p>Choose your reward</p> <p>+750 Strive points</p>
<p>6,000 points</p> <p>\$100 cash</p>	<p>6,000 points</p> <p>\$20 PulseCash</p>
<p>10,000 points</p> <p>\$275 PulseCash</p>	<p>10,000 points</p> <p>\$60 PulseCash</p>
<p>15,000 points</p> <p>\$375 PulseCash</p>	<p>15,000 points</p> <p>\$100 PulseCash</p>
<p>Bonus!</p> <p>20,000 points</p> <p>2021 hall of fame quarter zip jacket</p>	

PulseCash is redeemable for gift cards including Amazon, Kohls, Nike and many more, or charitable contributions.

*All cash and PulseCash rewards must be treated as taxable income. You must be employed on the incentive date in order to receive the incentive.

Make your preventive visit a priority

Preventive care helps you identify potential health problems early on when they're easier to treat. Plus, if you use in-network providers, most preventive care is covered at 100% under the medical plan.

Your wellbeing partners

Within our wellbeing program, you will find various resources to support your overall wellbeing. Take advantage of these great resources through Strive:

- **Whil** – With this goal-based mindfulness program, you can learn how to reduce stress, improve your sleep, develop a positive outlook, and more!
- **Foodsmart** – Get personalized nutrition guidance and create custom meal plans you'll love.
- **Ayco** – Participate in one-on-one financial coaching and get help managing your finances.
- **Wellbeats** – Find physical fitness at your fingertips, including over 600 on demand workout classes and creative ways to get active.

Support for you, no matter what

Mental health challenges can impact any of us, and we can all use help from time to time. Whether you're going through a high-stress situation, experiencing a mental health challenge, or simply want to improve your overall wellbeing, Stryker provides you and your family resources that can help.

In times of need, please reach out and take advantage of the resources available to you.



LifeWorks.

Find support for all your personal needs, from crises to everyday

concerns, with the LifeWorks Employee Assistance Program (EAP). The EAP is available 24/7 at no cost to you, and provides confidential support for needs such as grief, managing stress, depression and anxiety, substance abuse and more. You and your household family members can get up to five free counseling sessions through the LifeWorks program.

- Go to stryker.lifeworks.com (username: Stryker; password: 4260) or call 866 785 4572 to get started.



Talkspace for UHC members.

If you are enrolled in a UnitedHealthcare medical plan, you can use Talkspace online therapy to confidentially talk to a licensed therapist from your phone or desktop, by text, voice or video message.

- Go to talkspace.com/connect to talk to a therapist today and obtain cost information based on your plan.



Mental health coverage.

When you enroll in a Stryker medical plan, you'll automatically gain access to behavioral health coverage, including inpatient and outpatient mental health treatment, medication management and substance use disorder services. For details, contact your carrier or speak with your primary care physician.

- **UHC** – 800 387 7508
myuhc.com
- **Kaiser** – 800 464 4000
kaiserpermanente.org
- **BCBSAL** – 800 292 8868
bcbsal.com
- **HMSA** – 800 776 4672
hmsa.com

For more information on virtual care options through Kaiser, BCBSAL, HMSA or Cigna, contact your carrier by calling the number on your ID card.

Find these resources and more at totalrewards.stryker.com.

Turn to the right resource

While your Stryker benefits are here for you no matter what, sometimes you need more. If you are dealing with a crisis or need help immediately, use the resources below. All are available to anyone, free of charge.

- **National Domestic Violence Hotline** –
800 799 SAFE (7233), thehotline.org
- **National Suicide Prevention Lifeline** –
800 273 TALK (8255), suicidepreventionlifeline.org
- **Substance Use Disorder Helpline** –
855 780 5955, liveandworkwell.com/recovery
- **Optum Emotional Support Public Line** –
866 342 6892

If you or someone you know is in crisis or you are concerned about someone harming themselves or others, call 911 or go to the nearest emergency room.

Updated SPD now available

We've updated our Summary Plan Description (SPD), which provides all the details you need to know about your benefits. You can access it at totalrewards.stryker.com/spd.

Save for your future

Maximize your retirement savings with your HSA

While your Health Savings Account (HSA) is a helpful tool to use now, you can also save your money and use it in the future. An HSA is one of the only savings vehicles that allows you to allocate funds on a before-tax basis, grow your savings tax-free* (interest and investment earnings are not taxed), and take the money out income tax-free for qualified medical expenses.

Please note that HSAs are available only to those enrolled in an HSA eligible medical plan, also called a High Deductible Health Plan or HDHP. If you aren't enrolled in one of these plans now, consider enrolling in an HSA eligible medical plan during annual enrollment to take advantage of an HSA!

Keep in mind, you also receive HSA contributions from Stryker each year you're enrolled in an HSA plan, which helps your savings grow even more. Since your HSA funds roll over and are yours to keep no matter what, it's a great way to boost your retirement savings. Here's how:



Save your funds.

Continue to use your HSA after you retire to pay for eligible medical, dental and vision expenses. Just make sure you save your receipts to be reimbursed. If you enroll in Medicare, you can no longer contribute to your HSA, but you can use your HSA funds to cover Medicare premiums.



Invest your money.

You can invest a portion of your HSA funds and potentially grow your money tax free.*



Forget the penalty.

After you turn 65, you can also spend the money in your HSA on **non-qualified** expenses, and the 20% tax penalty will no longer apply.**

If you can contribute \$3,000 a year, you'd get over \$1,000 in tax savings. Do that for five years, and you'd have \$15,000 in your account plus over \$5,000 in tax savings.*** Just think about how much you can save up for retirement! According to the Employee Benefit Research Institute, a married couple is expected to spend \$350,000 on healthcare costs during retirement, even if they're enrolled in Medicare. By contributing to your HSA now, you can offset these costs down the road.

Learn more about how your HSA can help you during retirement at <https://www.optumbank.com/investments/hsa-saving-retirement.html>.

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

**Note that you will still pay ordinary income tax.

***Results and amounts will vary depending on your particular circumstances. This example assumes individual is in 25% federal tax bracket and 5% state tax bracket.

Using your HSA for Medicare

It is important to max out your HSA contributions now, because once you enroll in Medicare, you can no longer contribute to your HSA.

However, you can still use your existing HSA funds income tax-free to pay for qualified medical expenses such as doctor's office visits, as well as for Medicare premiums and qualified out-of-pocket expenses, like deductibles, copays and coinsurance.

Use your HSA or FSA to pay for PPE

The IRS now considers personal protective equipment (PPE) an eligible expense under an HSA or Healthcare FSA. In order to qualify, the PPE expenses must be:

- for the primary purpose of preventing the spread of COVID-19, such as masks, hand sanitizer or sanitizing wipes;
- purchased by an individual for use by that individual or their spouse or eligible dependents; and
- incurred on or after January 1, 2020.

To file a claim for reimbursement, please follow the instructions in the Summary Plan Description (totalrewards.stryker.com/spd).

Don't forget!

If you're over the age of 55, you can contribute an additional \$1,000 to your HSA each year as a catch-up contribution.

Find high quality providers

If you are enrolled in a UHC medical plan, you can utilize the UnitedHealth Premium program to find providers recognized for their quality and cost effectiveness. Not only will these physicians help you get better health outcomes, they will also help you save money.

To find a Premium Care Physician, go to myuhc.com and select **Find a Doctor**. Premium Care Physicians will be identified with two blue hearts next to their name.



Premium Care Physician

The physician meets the UnitedHealth Premium® program criteria for providing quality and cost-efficient care.



Quality Care Physician

The physician meets the UnitedHealth Premium® program criteria for providing quality care.



Quality Not Evaluated

The UnitedHealth Premium® program does not evaluate physicians in this specialty, the physician's evaluation is in progress or the physician does not have enough health plan claims data to be evaluated for quality in the UnitedHealth Premium® program.



Does Not Meet Quality

The physician does not meet the UnitedHealth Premium® program criteria for providing quality care.



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Changes to the Stryker 401(k)

On July 1, 2021, an environmental, social and corporate governance (ESG) fund was added to the Stryker plan. The new fund is called the Vanguard FTSE Social Index Fund Institutional Shares. ESG investing offers a way for you to invest in funds that consider environmental, social and governance issues. You may hear the term ESG used interchangeably with “socially responsible investing (SRI)” or “sustainable investing.” To learn more about ESG investing, visit <https://investor.vanguard.com/investing/esg/>.

In addition, there may be more cost savings for you! The Vanguard Target Retirement Trusts Plus moved to the Vanguard Target Retirement Trusts Select, which offers a lower cost to invest. If you invest in these investment options, the savings are then passed on to you.



Want more information?

Visit totalrewards.stryker.com or contact your myHR team at 877 795 2002 or myhr.stryker.com.

