

Will your
benefits
hit the
mark?

Compare
all of your
choices.



Total **rewards**

Will your benefits hit the mark?



Annual enrollment is just around the corner, so now is the time to review your benefits and make sure you have the coverage you need.

Stryker provides you with benefits that support your physical, emotional and financial wellbeing, as well as the tools to help you make the most of them. Be sure to compare all your choices so you can choose the best options for you and your family in 2022.

Annual enrollment for your 2022 benefits will be October 25 – November 5, 2021, at 11:59 p.m. Central time.

Do I need to enroll?

You must take action and enroll if you wish to do any of these things for the 2022 plan year:

- Change your benefits
- Contribute to a Health Savings Account (HSA) or Flexible Spending Account (FSA)
- 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 or your covered spouse/domestic partner are not tobacco users if you want to avoid the annual \$600 Tobacco Use Surcharge

All other elections will roll over into 2022. Be sure to compare your choices this annual enrollment though to make sure your plan will hit the mark for your needs in 2022.

*For more information on the Tobacco Use Surcharge, see the Wellbeing section of **[totalrewards.stryker.com](https://www.stryker.com)**.



Your annual enrollment checklist

Follow the helpful checklist below as you prepare to enroll.

Prepare

- ✓ **Check your dependents.** Make sure you have Social Security numbers and other dependent certification information for any newly added dependents.*
- ✓ **Check your life insurance beneficiaries.** Confirm that your benefits will be paid out to the individuals you choose, in case the unexpected happens. To confirm your beneficiaries, visit enroll.stryker.com and select "Your Beneficiaries" under Quick Links.
- ✓ **Confirm or update your address and phone number in Workday** so that your annual enrollment materials are sent to the correct place.

Choose

- ✓ **Enroll on enroll.stryker.com** between October 25 and November 5 at 11:59 p.m. CT. Once you enroll, be sure to print your confirmation statement.
- ✓ You will need to **take action** if you want to:
 - **Update or change your existing medical, dental or vision coverage.**
 - **Update your life insurance elections and beneficiaries**, if needed.
 - **Confirm or update your tobacco status.**
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/or your covered spouse/domestic partner are not tobacco users if you want to avoid the annual \$600 Tobacco Use Surcharge.
 - **Choose your contribution amount if you want to contribute to an HSA or FSA in 2022.** Your current HSA or FSA payroll deduction will not roll over to 2022.
- ✓ **Print your confirmation statement.**

Provide documentation (if applicable)

- ✓ **Provide proof of your dependent's status** for any newly added dependents by November 12, 2021. If you do not provide the dependent certification documents for any newly added dependents*, your dependent will be removed and will not receive coverage for the 2022 plan year.
- ✓ **Complete the Evidence of Insurability (EOI)** for your supplemental life insurance by March 15, 2022 if requested by The Hartford.

*Dependent certification includes birth certificates for your children and/or your marriage certificate and 2020 tax return for your spouse. For other dependents or options, please contact myHR. 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.



What's changing for 2022

Every year, we take a close look at our benefits program. We consider changes to the program that will better support your total wellbeing, while also meeting our business and regulatory obligations.

The good news is, most of your benefits will stay the same in 2022. There will be a few new features and updates to think about as you're making your elections.



Contribution limits

The IRS has increased the contribution limits for the Health Savings Account (HSA).

For the HSA, the amount you and Stryker can contribute in 2022 is:

- Individual: \$3,650
- Family: \$7,300
- Over age 55 "catch-up" contribution: \$1,000

For the Healthcare Flexible Spending Account (HCFSAs), the limit is \$2,750. The 2022 Day Care Flexible Spending Account (DCFSA) limit is \$5,000.



Critical illness insurance

The critical illness plan will no longer offer a \$50 benefit for completing a health screening, due to a change in state regulations that govern this plan.



Your cost for coverage

• For the medical plans:

Your monthly cost for coverage will change for some plans in 2022. Turn to [page 9](#) to see your 2022 monthly medical coverage costs.

• For critical illness insurance:

Your monthly cost for coverage will decrease in 2022. You can find your monthly costs for critical illness coverage in the 2022 Benefits at a Glance on totalrewards.stryker.com.

Important COVID-19 vaccination information

We continue to feel the impact of COVID-19 on our families, communities and businesses. Now more than ever, we are stressing the importance of getting your COVID-19 vaccination, as not doing so could be detrimental to the safety of our workplace and the ability to run our business. If you are fully vaccinated and have not yet reported your vaccination status, please do so at myHR.stryker.com.

Contingent upon the overall vaccination rate, additional changes to our medical plans may be considered in 2022 to ensure a safe workplace for our employees. This may include a surcharge for employees participating in the medical plan in 2022 if not fully vaccinated. Any potential surcharge amount is currently under evaluation. If fully approved, details will be shared via standard communication channels.

For more information on the COVID vaccine, visit [Stryker's Coronavirus Information Center](#) on Connect.

Want to learn more about your benefits?

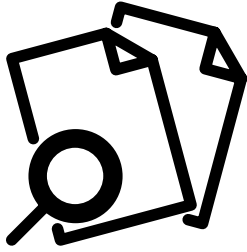
Visit your one-stop enrollment resource on totalrewards.stryker.com.

The annual enrollment page contains helpful FAQs, videos, the Medical Expense Estimator, a recorded enrollment presentation and more!



If you are on a leave of absence, you must still enroll between October 25 and November 5, 2021. If you have any issue accessing the site, contact myHR at myhr.stryker.com or 877 795 2002.

1



Review your claims

Visit your provider's website and review what you've spent on healthcare so far this year. Keep in mind, if you anticipate a surgery or pregnancy in the next year, your 2022 claims may not look like they did in 2021.

2



Compare your premiums

There may be another plan that offers you the right amount of coverage, at a lesser cost.

How to choose the plan that will hit the mark



Consider a tax-advantaged account

Enrolling in an HSA or the HCFSA allows you to save pre-tax dollars to use for medical expenses. That helps your wallet and your health!



Compare your plan options

Before you decide whether to stay with your current plan, use the Medical Expense Estimator to compare the plans and their costs. There may be a better option for you. Visit the annual enrollment page at **totalrewards.stryker.com** to access the Medical Expense Estimator.

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	\$151	\$133	\$114	\$62
Employee + 1	\$296	\$257	\$214	\$82
Family	\$464	\$406	\$341	\$113
HSA contribution from Stryker^{2 3}				
Employee only	None	None	\$500	\$250
Employee + 1			\$1,000	\$500
Family			\$1,000	\$500
Deductible⁴				
Employee only	\$350	\$750	\$1,500	\$2,500
Employee + 1	\$700	\$1,500	\$3,000	\$5,000
Family	\$1,050	\$2,250	\$3,000	\$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/mail				
Tier 1	\$10/\$25	\$10/\$25	Deductible, then 20%	Deductible, then 30%
Tier 2	\$25/\$62.50	\$25/\$62.50		
Tier 3	\$50/\$125	\$50/\$125		

¹ The information shown here assumes in-network care and services. For more detailed plan information and out-of-network costs, view your 2022 Benefits at a Glance at totalrewards.stryker.com.

² The 2022 HSA contribution from Stryker is made for employees new to the HSA plan as well as for those already enrolled.

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 if they become eligible for the Basic HSA medical plan.

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.

2022 monthly full-time employee cost of coverage

	Employee only	Employee + 1*	Family*
UHC Choice PPO and Out-of-Area	\$151	\$296	\$464
UHC Value PPO	\$133	\$257	\$406
UHC Premium HSA	\$114	\$214	\$341
UHC Basic HSA	\$62	\$82	\$113
Kaiser Permanente of Northern California	\$172	\$315	\$496
Kaiser Permanente of Southern California	\$134	\$236	\$350
BCBS Alabama	\$137	\$252	\$372
HMSA	\$28	\$278	\$432
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 myHR.

How do your costs compare?

We're proud to provide you with comprehensive, high-quality, affordable coverage that is competitive with other companies. Take a quick look at how your 2022 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	\$151	\$154	\$62	\$95
Family coverage	\$464	\$544	\$113	\$334

Source: Mercer's National Survey of Employer-Sponsored Health Plans 2020

Save with an HSA in 2022



If you're enrolled in an HSA plan, you can use a Health Savings Account (HSA) to save for healthcare costs, both now and in the future. Here's how:

Get a contribution from Stryker.

Stryker helps your savings grow by making an annual contribution to your HSA. That's free money from Stryker that you can use on eligible healthcare expenses.

The triple tax advantage:

1. Any funds you contribute to your HSA are pre-tax.
2. Your money will grow tax-free since you are not taxed on any interest or earnings if you invest.
3. You are not taxed when you use your HSA to pay for eligible healthcare costs.

Contributions roll over:

Any balance in your HSA automatically rolls over from year to year, allowing you to save for future healthcare expenses. This offers a great way to boost your retirement savings. You can use your HSA to cover healthcare costs in retirement, including Medicare premiums and qualified out-of-pocket expenses, such as deductibles, copays and coinsurance.

Invest your money:

Once you reach a balance of \$2,100, you can invest some of your funds and potentially grow* your account with tax-free earnings.

The HSA is yours to keep.

Your HSA balance is portable, meaning you keep the money in your HSA even if you leave Stryker or retire.

Regardless of your current medical expenses, consider enrolling in an HSA medical plan. The money you save on coverage each month can be put into a Health Savings Account and used later on. This way, you're not paying more out of your paycheck for coverage you're not using.

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

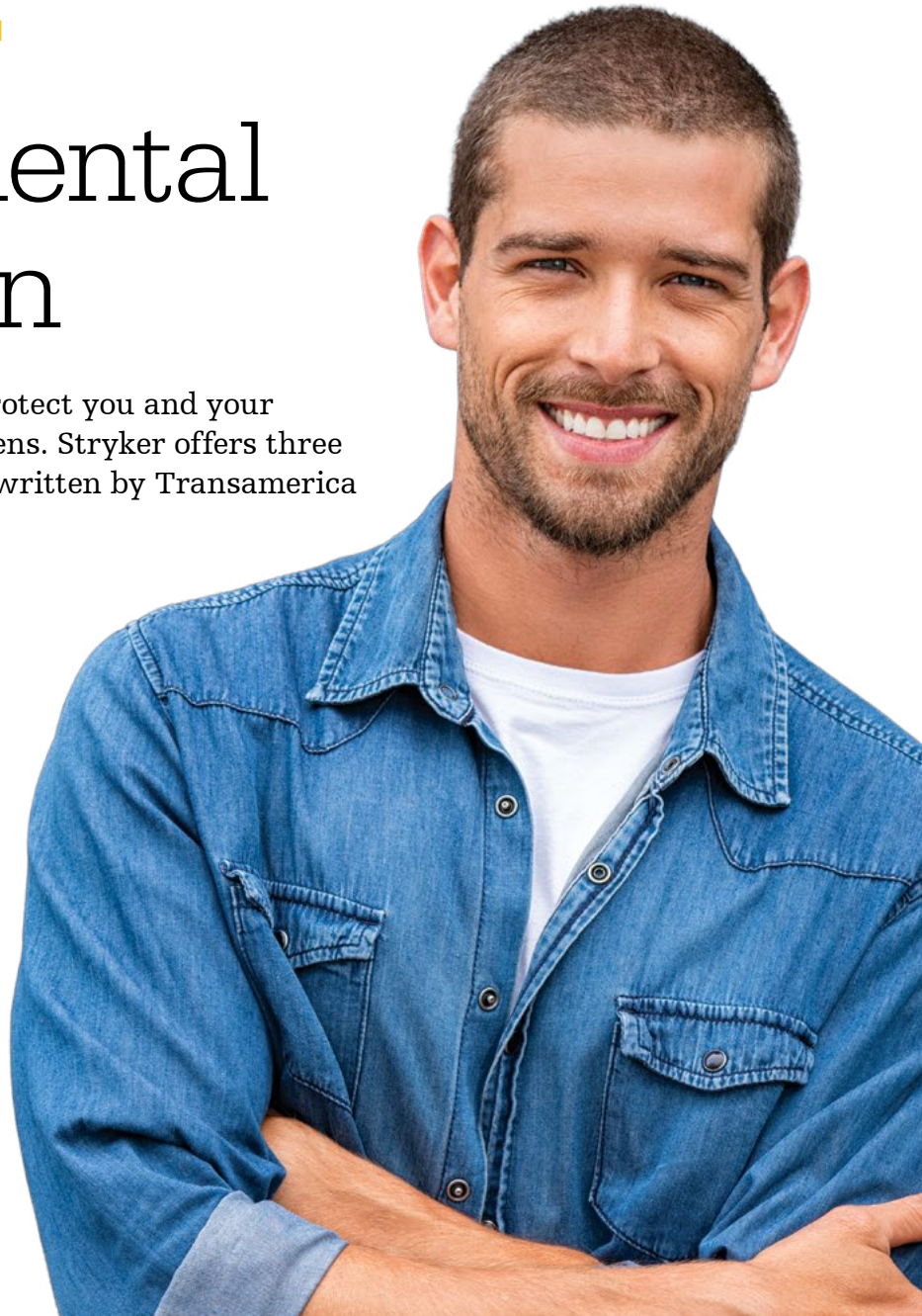
Consider a supplemental health plan

Supplemental health policies help protect you and your family in case the unexpected happens. Stryker offers three supplemental health policies, underwritten by Transamerica Life Insurance Company:

- Critical illness insurance
- Accident insurance
- Hospital indemnity insurance

These policies help support you in case of an accident, serious illness or hospital stay by offsetting your deductible or helping you pay any other expenses, such as groceries or child care. Learn more at **totalrewards.stryker.com**.

Note: Critical illness insurance, accident insurance and hospital indemnity insurance are not major medical insurance and are not a substitute for major medical insurance. They do not qualify as minimum essential health coverage under the federal Affordable Care Act.



Take advantage of no-cost preventive care

Preventive care—such as annual physicals and health screenings—keeps you and your wallet healthy by catching problems early when they're easier and less expensive to treat. That's why preventive care is 100% covered when you enroll in a Stryker medical plan. If you've been putting off your preventive screenings, don't wait—make your appointments today!

While you're at it, don't forget to schedule your annual dental and vision exams.



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**October 25 – November 5, 2021
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