

Benefits overview

2020



The benefits outlined in this document are summaries only and are subject to the actual provisions of the respective plan documents in effect covering such benefits. Stryker reserves the right to alter, modify, amend, or terminate these benefits within the law, in a manner in which we believe to be in our and our associates' best interest as affected by business conditions. If there are any differences between the information in this summary and the plan documents or contracts, the plan document or contract will prevail.

Your benefits

- Health
 - Medical and prescription drug
 - Dental
 - Vision
 - Supplemental health benefits
 - Health Savings Account (HSA)
 - Flexible Spending Accounts (FSAs)
 - Strive wellbeing program
 - Tobacco cessation program
- Money
 - Life insurance
 - Short- and long-term disability
 - 401(k) Savings and Retirement Plan
 - Employee Stock Purchase Plan (ESPP)
 - Tuition Reimbursement Plan
- Work/Life
 - Employee Assistance Program (EAP)
 - Adoption Assistance Plan
 - Time away from work

Need more information?

Visit
totalrewards.stryker.com
from any device for tools,
plan information and more.

Healthcare benefits eligibility

- Full-time and part-time employees who are regularly scheduled to work at least 20 hours a week are eligible for healthcare benefits.
- If you work more than 20 hours but less than 40 hours, you are considered part-time.

Note: Interns and direct temporary employees scheduled to work at least 30 hours per week will become eligible on their 90th day.

See the Summary Plan Description (totalrewards.stryker.com/spd) for full eligibility details.



Healthcare benefits eligibility

- Benefit elections must be made within 30 days of your date of hire in order to enroll on a pre-tax basis.
- Your elections will be retroactive to your date of hire as long as you enroll by the appropriate deadline.
- Elections will remain in effect until December 31, 2020, unless you have a qualifying life event.
- You will enroll for 2021 benefits in November 2020.



Healthcare benefits dependent eligibility

- Eligible dependents include but are not limited to your spouse, child and declared domestic partner.
- Proper documentation is needed for all eligible dependents that you would like to cover on the medical, dental or vision plan (e.g., a birth certificate for your child). These requirements can be found on the New Hire page of totalrewards.stryker.com.

Important!

You must submit your dependent certification documents within 30 days of your date of hire or date of eligibility. Otherwise, your dependent(s) will not be enrolled.

Medical plan options

UnitedHealthcare (UHC) plans

Coverage	UHC Choice PPO Plan	UHC Value PPO Plan	UHC Premium HSA Plan	UHC Basic HSA Plan
Comprehensive medical coverage	✓	✓	✓	✓
Broad provider network	✓	✓	✓	✓
Fully covered preventive care	✓	✓	✓	✓
Lower in-network costs	✓	✓	✓	✓
Tax-advantaged HSA			✓	✓
HSA contribution from Stryker			✓	✓

How it works – UHC plans

1. You pay a contribution from your paycheck for coverage.
2. You pay nothing for in-network preventive care — it's covered in full.
3. When you need care:



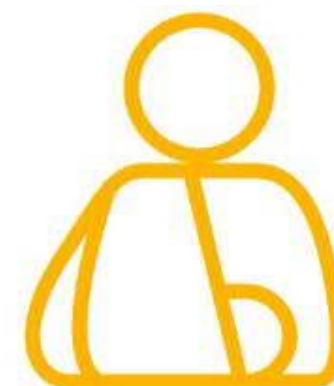
Copay
A fixed charge that is not subject to the annual deductible



Deductible
The amount you must pay in the plan year before the plan shares the cost of eligible care.



Coinsurance
The cost-sharing that occurs between you and Stryker on non-preventive care after you've met the annual deductible.



Out-of-pocket maximum
The limit on how much you will spend out-of-pocket in a single year for eligible expenses. After you reach the out-of-pocket maximum, the plan pays 100% of eligible expenses.



Plan ahead with your HSA
Set aside tax-free money from your paycheck to pay for eligible out-of-pocket expenses now or in the future. You also receive a contribution from Stryker.

UHC plans: employee only coverage

Plan feature (in-network)	UHC Choice PPO Plan	UHC Value PPO Plan	UHC Premium HSA Plan	UHC Basic HSA Plan
Monthly full-time employee contributions*	\$148	\$130	\$111	\$60
Deductible	\$350	\$750	\$1,500	\$2,500
Out-of-pocket maximum	\$2,950	\$4,250	\$5,000	\$6,450
Copay PCP Specialist ER	\$25 \$40 \$150	\$25 \$40 \$150	N/A	N/A
Coinsurance	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%	Deductible, then 30%
HSA contribution from Stryker	N/A	N/A	\$500	\$250

*Contributions for part-time employees may be found on the benefits enrollment site.

UHC plans: employee + 1 coverage

Plan feature (in-network)	UHC Choice PPO Plan	UHC Value PPO Plan	UHC Premium HSA Plan	UHC Basic HSA Plan
Monthly full-time employee contributions*	\$290	\$251	\$209	\$80
Deductible	\$700	\$1,500	\$3,000	\$5,000
Out-of-pocket maximum	\$5,900	\$8,500	\$10,000	\$12,900
Copay PCP Specialist ER	\$25 \$40 \$150	\$25 \$40 \$150	N/A	N/A
Coinsurance	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%	Deductible, then 30%
HSA contribution from Stryker	N/A	N/A	\$1,000	\$500

*Contributions for part-time employees may be found on the benefits enrollment site.

UHC plans: family coverage

Plan feature (in-network)	UHC Choice PPO Plan	UHC Value PPO Plan	UHC Premium HSA Plan	UHC Basic HSA Plan
Monthly full-time employee contributions	\$454	\$396	\$333	\$110
Deductible	\$1,050	\$2,250	\$3,000	\$5,000
Out-of-pocket maximum	\$6,250	\$9,250	\$10,000	\$12,900
Copay PCP Specialist ER	\$25 \$40 \$150	\$25 \$40 \$150	N/A	N/A
Coinsurance	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%	Deductible, then 30%
HSA contribution from Stryker	N/A	N/A	\$1,000	\$500

*Contributions for part-time employees may be found on the benefits enrollment site.

Learn more about the UHC plans

Plan feature	UHC Choice PPO Plan	UHC Value PPO Plan	UHC Premium HSA Plan	UHC Basic HSA Plan
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		

Preventive medications

- Some preventive medications are covered at no cost through the ACA
- Core Rx+ Medications
 - Covered for HSA plan members at normal coinsurance, as if you had met your deductible for the year

Important!

Find the full cost of your prescription drugs and tier information at:

UHC: myUHC.com

Kaiser: kp.org

BCBSAL: AlabamaBlue.com > myBlueCross

HMSA: hmsa.com

Or call the member services number on the back of your ID card

Kaiser HMO (California)

- Medical
 - In-network medical coverage only, except for urgent and emergency care covered worldwide.
 - You will need to see your primary care physician to obtain a referral to see a specialist.
 - You must go to a Kaiser facility for all services unless it is an urgent or emergency situation.
 - To locate a provider, log onto kp.org.
 - There are no pre-existing condition limitations on the Kaiser plan.
- Prescription drug
 - Prescription plan (drug formulary is required)
 - Retail copays:
 - \$10 generic/\$30 brand name up to a 30-day supply
 - Mail order copays:
 - \$20 generic/\$60 brand name up to a 100-day supply
- UHC plan option
 - Employees in California may also select a UHC plan offering.

Kaiser HMO (California) contributions

Monthly contributions for full-time employees*		
Coverage	Kaiser Permanente of Northern California	Kaiser Permanente of Southern California
Employee only	\$150	\$133
Employee + spouse/ declared domestic partner or Employee + child	\$276	\$234
Employee + children or Employee + family	\$434	\$347

*Contributions for part-time employees may be found on the benefits enrollment site.

Location-specific medical plans

- Hawaii Medical Service Association (HMSA)
 - Available only to employees who reside in the state of Hawaii
- Blue Cross Blue Shield of Alabama (BCBSAL)
 - Available only to employees who reside in the state of Alabama
 - Employees in Alabama may also select a UHC plan offering
- Find more information on totalrewards.stryker.com

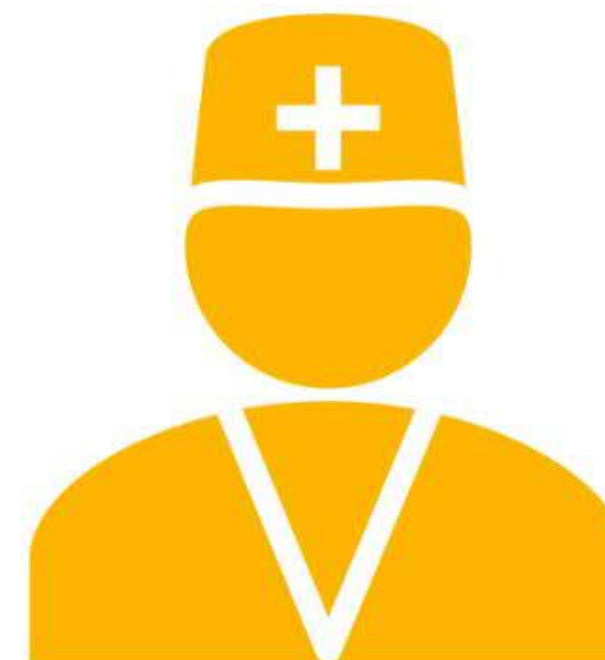


Supplemental health benefits

Supplemental health benefits

- Offer additional financial support to supplement your primary medical plan coverage in case of a serious illness or injury
- Consider pairing a supplemental health policy with a higher deductible medical plan for extra financial protection

Learn more at totalrewards.stryker.com



Critical illness insurance

- Pays a lump-sum benefit of up to \$15,000 for out-of-pocket expenses
- Examples of covered illnesses include heart attack, stroke, bypass surgery, end stage renal failure or advanced Alzheimer's
- Includes a \$50 benefit annually per insured person if you get a covered screening test

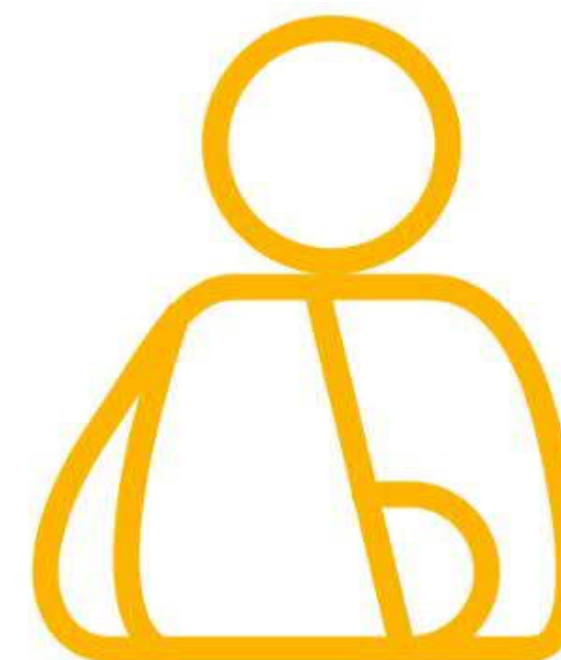
Learn more at totalrewards.stryker.com



This is a brief summary of CriticalEvents® Critical Illness Insurance underwritten by Transamerica Life Insurance Company. Limitations and exclusions apply. Refer to the policy for complete details.

Accident insurance

- Pays a lump-sum cash benefit that may be used to help cover out-of-pocket costs if you are injured in an accident
- Covers a variety of injuries:
 - Fracture and dislocation
 - Hospital confinement
 - Emergency room services
 - And more



Learn more at totalrewards.stryker.com

This is a brief summary of AccidentAdvance[®] accident-only insurance underwritten by Transamerica Life Insurance Company. Limitations and exclusions apply. Refer to the policy, certificate and riders for complete details.

Hospital indemnity insurance

- Pays a lump-sum of \$100 each day you spend in the hospital
- Pays a maximum of one payment per calendar year per insured person of a \$1,500 benefit if you or a covered dependent are confined to a hospital for a minimum of 24 hours from the time of admission
- Money can be used for medical expenses, such as deductibles and copays; travel, food and lodging expenses for family members; child care; and everyday expenses like utilities and groceries

Learn more at totalrewards.stryker.com

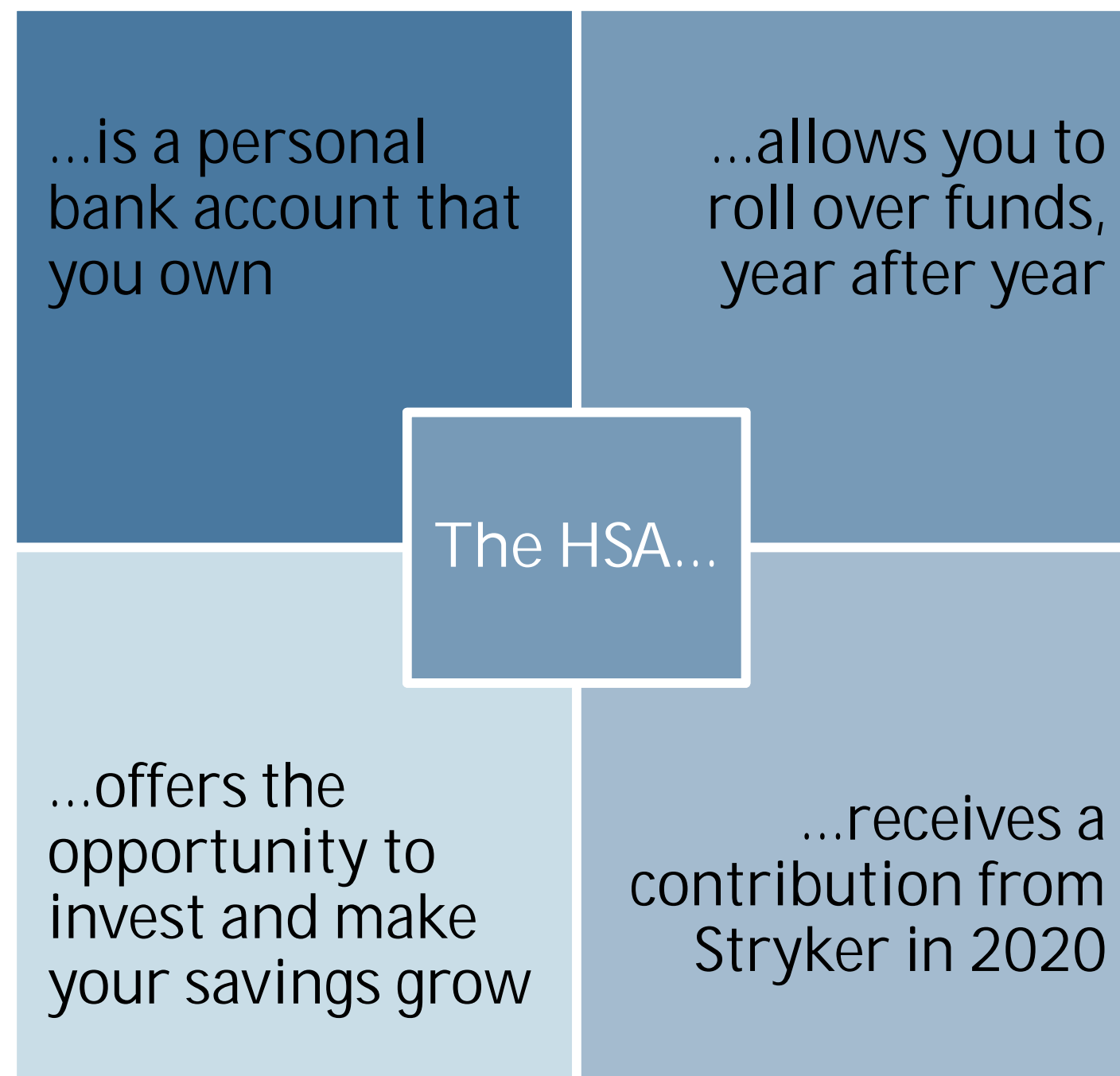


This is not major medical insurance and is not a substitute for major medical insurance. It does not qualify as minimum essential health coverage under the federal Affordable Care Act.

This is a brief summary of Hospital Select[®] II hospital indemnity insurance policy underwritten by Transamerica Life Insurance Company. Limitations and exclusions apply. Refer to the policy for complete details.

Health Savings Account (HSA)

HSA overview



The HSA has a triple-tax advantage:

- Tax-free contributions
- Tax-free withdrawals
- Tax-free interest

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.

HSA overview

Eligible expenses

- Eligible expenses include: your annual deductible, coinsurance, prescription drugs and more.
- You can use your HSA for eligible expenses for your spouse, tax dependent or qualifying child/relative.
- For a full list of eligible expenses, visit [irs.gov](https://www.irs.gov) and find Publication 502.



Learn more on
totalrewards.stryker.com

Watch the HSA video for
more information.

HSA overview

It adds up!

Let's assume you enroll in the UHC Basic HSA with family coverage and contribute up to the IRS maximum of \$7,100:

- Receive a \$500 HSA contribution from Stryker
- Save \$3,400 on your paycheck contributions (compared to the UHC Value PPO)
- Reduce your taxable income and save between \$500 and \$1,500, depending on your household income and coverage tier
- Invest up to \$5,000 of your HSA balance in mutual funds and potentially grow* your account balance with tax-free earnings

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

HSA eligibility

You are eligible to open an HSA if you...

Are enrolled in a UHC HSA medical plan	✓
Have no other health coverage (except what is permitted by the IRS)	✓
Are not enrolled in Medicare, TRICARE or TRICARE for life	✓
Are not claimed as a dependent on someone else's tax return	✓
Are not covered by a Healthcare Flexible Spending Account (HCFSA)	✓

HSA contributions

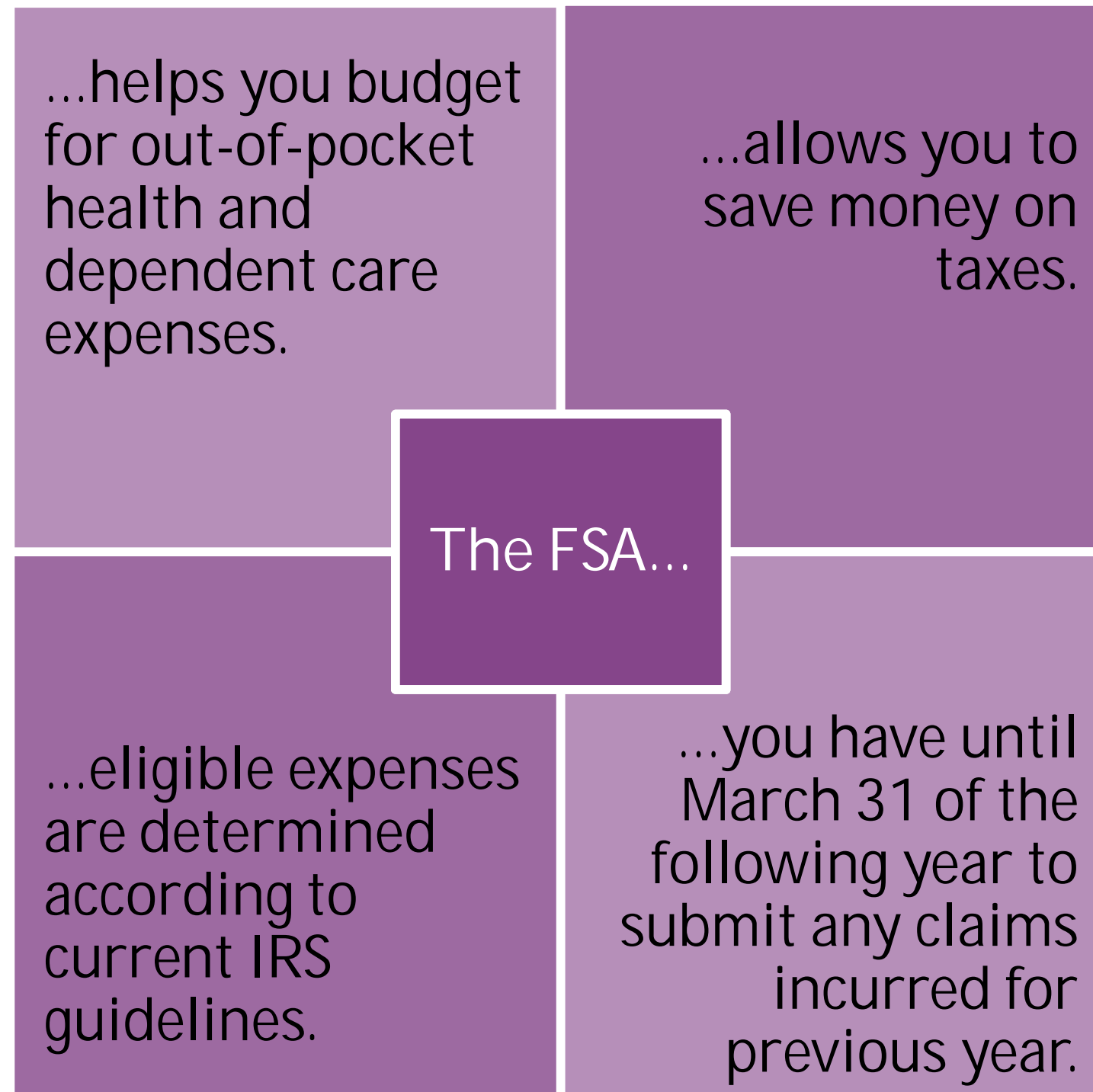
Stryker's contributions to your account		IRS contribution limits for 2020	
Premium HSA Plan:		Individual:	\$3,550
• Employee only	\$500	Family:	\$7,100
• Other tiers	\$1,000	Age 55 and up catch-up contribution:	\$1,000
Basic HSA Plan:		Note: Includes both your and Stryker's contributions.	
• Employee only	\$250		
• Other tiers	\$500		

Note:

- You can make a deposit to your HSA outside of your paycheck by contacting Optum Bank at 800 387 7508 or by visiting myUHC.com.
- 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.
- You are eligible to contribute the full IRS maximum for the current tax year if you are eligible on or before December 1 and remain eligible through December 31 of the following year.

Flexible spending accounts (FSAs)

Flexible spending accounts overview



- Healthcare FSA: Annual contribution must be between \$100 and \$2,700.
- Daycare FSA: Annual contribution must be between \$100 and \$5,000.
- If you do not use the money in the account by the end of the year the IRS requires that you forfeit (“use it or lose it”).
- Funds in your FSA may not be invested, and will not earn compound interest.

Tobacco Use Affidavit and Breathe Easy program

Tobacco Use Affidavit and Breathe Easy program

- If you select Stryker's medical coverage, you must complete the Tobacco Use Affidavit on the benefits enrollment site.
- By certifying that you and your covered spouse/declared domestic partner have not used tobacco within the last six months, or have completed the Breathe Easy program or a physician-directed program, you can avoid a Tobacco Use Surcharge of \$600 per year.
- Employees, spouses, declared domestic partners and adult dependents are eligible to participate in the Breathe Easy program.
- Visit totalrewards.stryker.com for additional information.

Dental plan

Delta Dental of Michigan

- In-network and out-of-network benefits.
- Eligible for two cleanings per calendar year.
- Preventive services covered at 100%.
- Claims should be submitted to Delta Dental of Michigan.
- Deductible (per calendar year):
 - \$50 per person
 - \$100 per 2-person
 - \$150 per family
- Covered services for basic, major, and restorative with a maximum benefit of \$2,000 per person per calendar year.
- Orthodontia lifetime maximum of \$2,000 for dependents under age 19.



Delta Dental of Michigan

Monthly contributions for full-time employees*	
Coverage	Delta Dental of Michigan
Employee only	\$20
Employee + spouse/ declared domestic partner or Employee + child	\$40
Employee + children or Employee + family	\$60

*Contributions for part-time employees may be found on the benefits enrollment site.

Vision plan

EyeMed vision care

- Includes both in-network and out-of-network options.
 - In-network coverage is significantly more cost-effective.
- Copays/allowances:
 - \$0 copay for eye exam
 - \$25 copay for standard plastic lenses or \$130 allowance for contact lenses
 - \$150 allowance for frames
- You can get your lenses, contact lenses and frames every calendar year.
- For non-prescription sunglasses from Sunglass Hut or [sunglasshut.com](https://www.sunglasshut.com), you can receive \$20 off of any purchase, or \$50 off \$200 or more, with your promo code.

EyeMed vision care

Monthly contributions for full-time employees*	
Coverage	EyeMed
Employee only	\$5
Employee + spouse/ declared domestic partner or Employee + child	\$10
Employee + children or Employee + family	\$15

*Contributions for part-time employees may be found on the benefits enrollment site.

Strive wellbeing program

Strive: Register. Earn points. Get rewards!

- Employees, spouses and declared domestic partners are eligible.
- Strive offers you the opportunity to:
 - Join activities and challenges throughout the year, and earn rewards for your participation.
 - Participate in mindfulness sessions through Whil.
 - Achieve your wellbeing goals with Ignite Your Life coaching.
 - Interact with your coworkers.
 - Earn great incentives, including gift cards and Strive gear.
- You will receive an email when you're eligible to begin participating, within two weeks of your hire date.



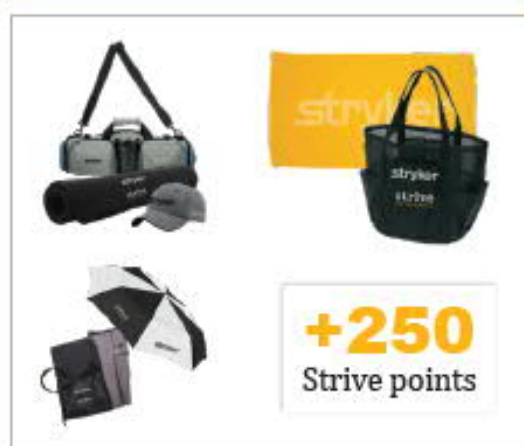
Strive incentives 2020

Employees



Aim

1,000 points



Choose your reward

Aspire

2,000 points



\$100 Amazon gift card

Accelerate

3,000 points



\$150 cash

Ascend

4,000 points



\$200 Tango gift card

Achieve

5,000 points



\$300 cash

Bonus!

7,000 points



Induction into the wellbeing hall of fame + Corkcicle Canteen

Spouses/declared domestic partners



Choose your reward



\$20 Amazon gift card



\$30 Tango gift card



\$50 Amazon gift card



\$80 Tango gift card



Induction into the wellbeing hall of fame

Life and disability plans

Life insurance

Basic life and AD&D (employee)	<ul style="list-style-type: none">• Automatically provided to eligible employees at no cost to you.• Equal to 1x your annual benefit salary (maximum of \$425,000) for both life and AD&D insurance.
Supplemental life (employee)	<ul style="list-style-type: none">• Coverage can be purchased by full-time employees in increments of 1x to 5x your annual benefit salary (maximum of \$1,000,000).
Spouse/dependent life	<ul style="list-style-type: none">• Coverage can be purchased by full-time employees.• You can purchase \$10,000 spouse or child life insurance.• Children are eligible until the age of 26, regardless of student status.• Dependents do not have to be enrolled in Stryker's healthcare benefit plan to be eligible.

Short- and long-term disability

Short-term disability

- Provided by Stryker at no cost to you.
- Employees are eligible for up to 180 days of benefits.
- Full-time employees and part-time employees working at least 20 hours per week are eligible.
- Approved through The Hartford, and coordinated with state disability benefits if applicable.

Long-term disability

- Provided by Stryker at no cost to you.
- Full-time employees (40 hours per week) are eligible.
- Approved through The Hartford.
- After 180 days of short-term disability, you are eligible to receive up to 60% of your monthly earnings as defined by the plan certificate (maximum of \$15,000) and offset by any other disability or other payments being received.

401(k) savings and retirement plan

401(k) overview

You are immediately eligible and will be automatically enrolled in the 401(k) plan.

Your 401(k) comes with automatic deferral – a way for you to improve the way you save

Any elections that you make will override the auto feature.

Automatic deferral

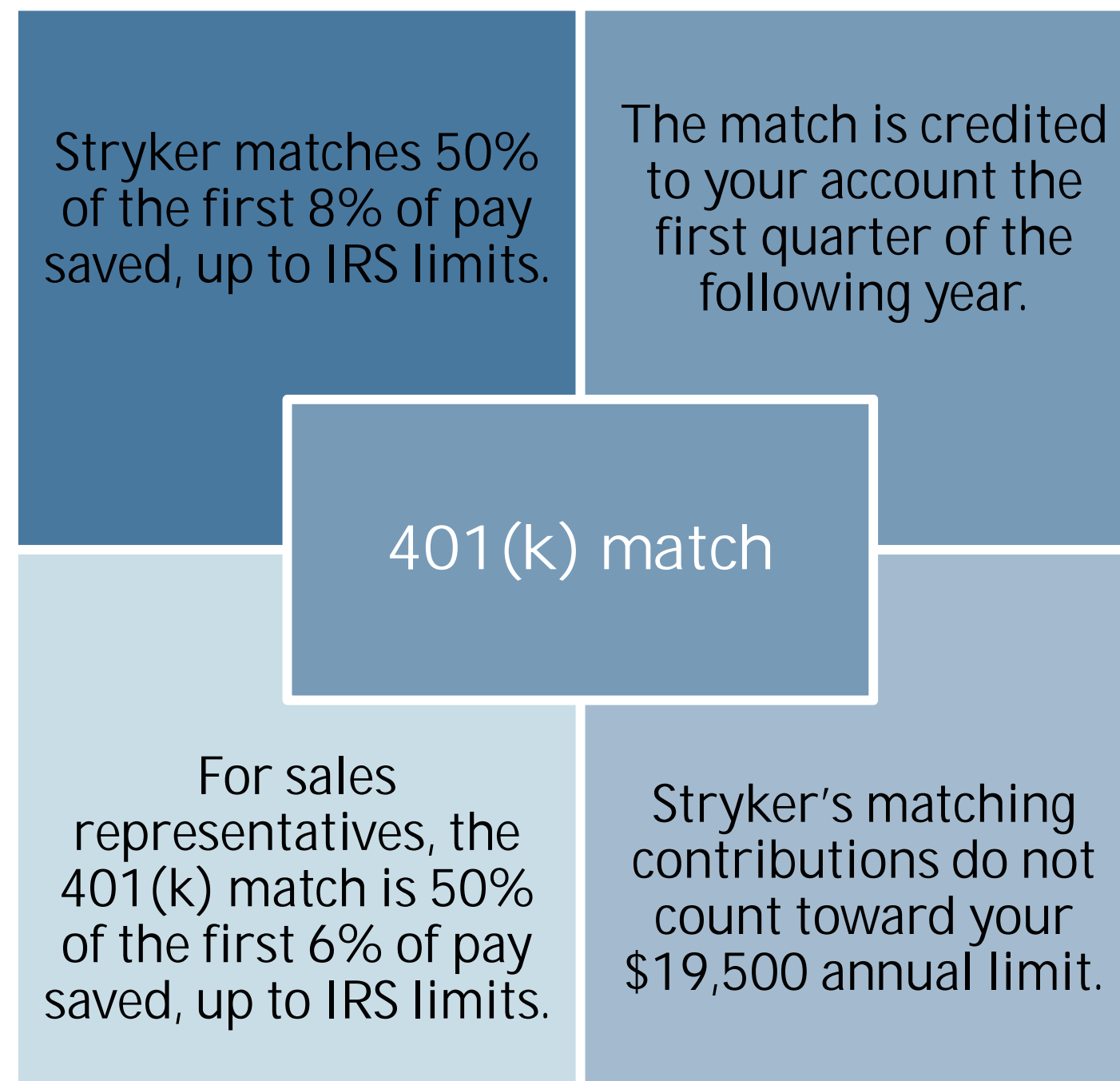
Your automatic deferral rate will be 3% with a 1% annual increase occurring every March.

The automatic increase will stop at 15%.



401(k) overview

- In 2020, the IRS limit on employee 401(k) contributions is \$19,500.
- If you are age 50 or older, you can request and complete a catch-up contribution form to authorize deduction of an additional \$6,500.
- No waiting period for rollovers.
- Limited hardship loan and withdrawal provisions are available.



401(k) overview

- Over the last 20+ years, Stryker has provided an additional 7% discretionary contribution to non-sales representative employees. This discretionary contribution is not guaranteed and is contingent upon Stryker meeting its financial goals.
- To be eligible to receive Stryker's matching/discretionary contribution, you must be employed on the last day of the plan year and must have at least 1,000 hours of service credited during the plan year.
- Vesting schedule for Stryker's contributions:



Employee Stock Purchase Plan (ESPP)

Employee Stock Purchase Plan (ESPP)

- You may purchase shares of Stryker's stock through regular payroll deductions. Shares are discounted 5% from their fair market value on the last trading day of each month.
- Enrollment period is the 1st through the 15th of each month, and elections take effect in your following month's paychecks.
- You can contribute a percentage (1% to 50%) of eligible compensation per pay period. You may invest a maximum of \$25,000 worth of shares in any calendar year.
- You will receive a welcome letter from Computershare, the ESPP administrator, with instructions.
- For complete details, see the ESPP Explanatory Booklet.

Tuition
reimbursement
plan

Tuition reimbursement plan

- Full-time employees are eligible after 12 months of continuous employment. Newly hired employees currently enrolled in an eligible program may have the 12-month requirement waived.
- Courses must be completed on your time and outside the normal workday, applicable to your position or career path, taken at an accredited institution and approved by your manager and myHR.
- Approved reimbursement is limited to a maximum of \$15,000 per employee per calendar year, dependent upon grades received. Any annual reimbursement over \$5,250 will have taxes withheld.
- You must submit reimbursement requests within 90 days of course completion. For complete details, see totalrewards.stryker.com.

Employee
Assistance
Program (EAP)

Employee Assistance Program (EAP)

- The EAP is:
 - Free to you and your family members.
 - Strictly confidential.
 - Available to help deal with many kinds of issues (e.g., buying a house, financial questions, stress or family issues).
- Free limited counseling services are also available.
- lifeworks.com; Username: Stryker;
Password: 4260



Additional benefits

Additional benefits

- Adoption assistance plan:
 - Reimbursement for necessary fees and expenses related to the legal adoption of an eligible child up to \$5,000.
 - Plan pays benefits for two adoptions per employee per lifetime.
- Leave of absence:
 - Stryker offers leaves of absence, including parental leave.
 - If you have an upcoming leave or have questions, please contact myHR Leaves to discuss your situation.
- Workers' compensation:
 - If you are injured while at work, please complete an injury report and contact myHR within 24 hours of the injury for further instructions. Injury reports will be available in Human Resources.
- For more information, visit totalrewards.stryker.com.

Additional benefits

- Cigna Medical Benefits Abroad:
 - If you are traveling internationally on business for six months or less, you may also be eligible for medical benefits through Cigna.
 - Eligible family members traveling with a covered employee are also covered under this plan.
 - For more information, visit totalrewards.stryker.com.

Tools and resources

Workday

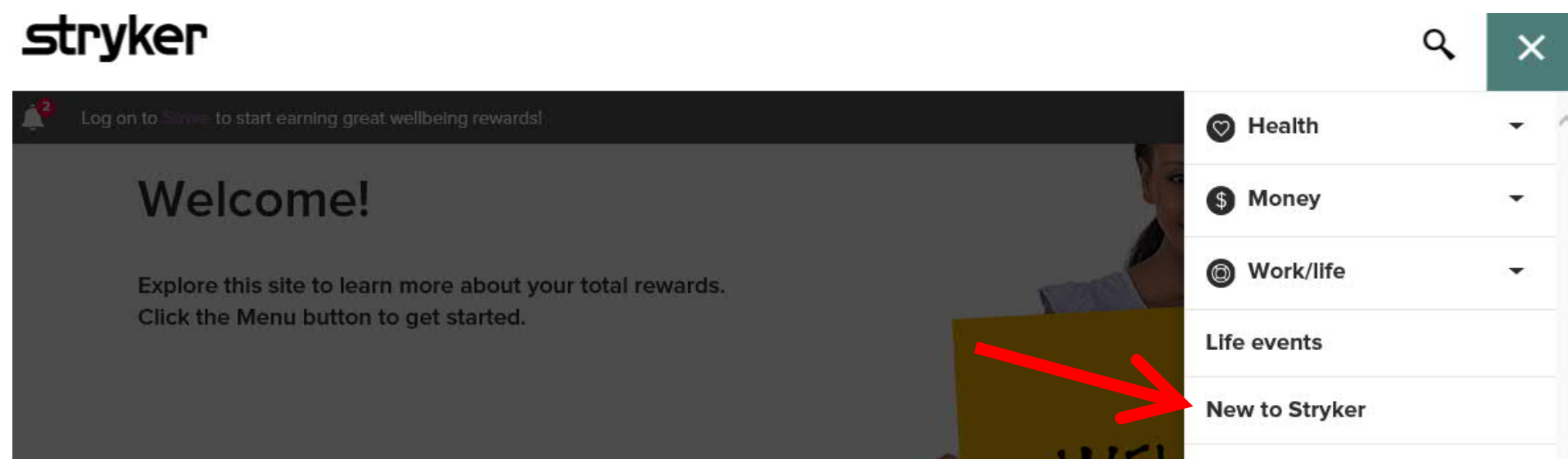
- An online system that allows you to:
 - Update personal information, including your address, phone number and emergency contacts.
 - View pay statements and details.
 - View basic employee information (e.g., assignment, manager, pay).
 - Update banking details (direct deposit) and Federal W-4.
 - View additional employment details.
 - And more!

Benefits enrollment site: enroll.stryker.com

- Visit enroll.stryker.com to:
 - Enroll in your benefits, including your health plan, HSA or FSAs, supplemental health benefits, and life insurance plans.
 - View and update benefits information.
 - Add dependent information.
 - Add life insurance beneficiaries.
- The site is typically available on the Wednesday after your date of hire.
- Benefit elections must be made via the benefits enrollment site within 30 days of your date of hire.
- The benefits enrollment site is accessible via any computer or mobile device with an internet connection and a compatible internet browser.
- Log in using your network username and password.

totalrewards.stryker.com

- totalrewards.stryker.com is your one-stop benefits resource.
- Available from your computer or mobile device, at home or at work (no VPN required).
- Find tools, plan information and more for each of your benefits.
- Connect to web sites and tools in just one click.
- Check out the New to Stryker section for a comprehensive new hire checklist.



Medical Expense Estimator

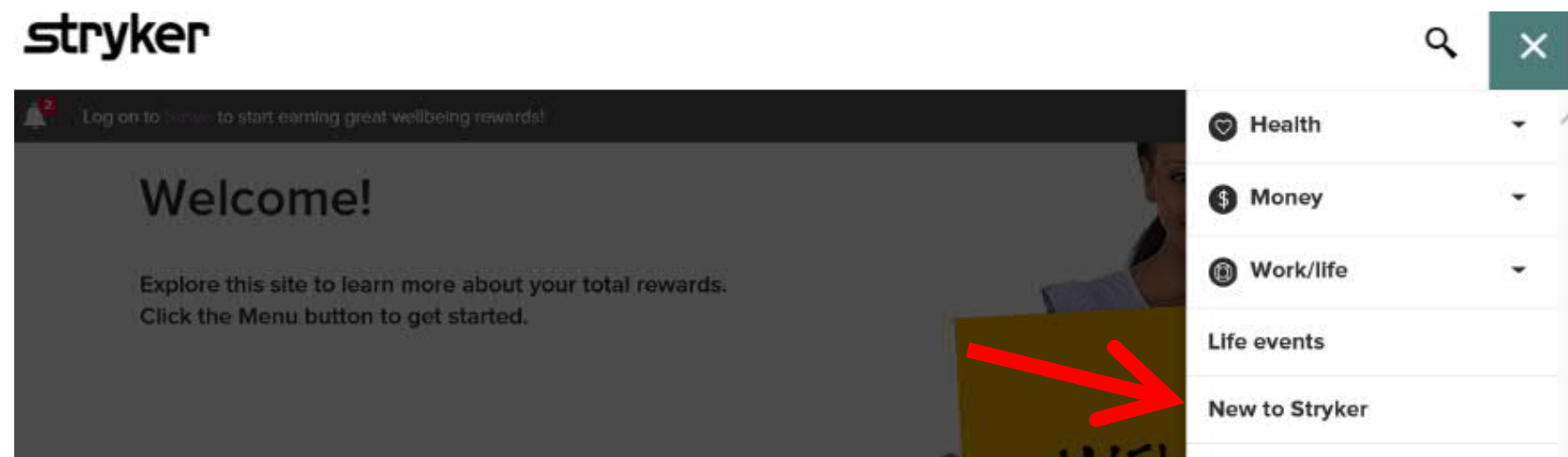
Before you enroll – estimate!

- The Medical Expense Estimator allows you to:
 - Compare medical plans side-by-side.
 - Estimate how much you should contribute to an HSA or FSA to maximize your tax savings.
 - Make the best choices for you and your family.
- You can access the Medical Expense Estimator via totalrewards.stryker.com:
 - From home or from work.
 - On your computer.
 - On your smartphone or tablet.

Get started

You can get started using the checklist on totalrewards.stryker.com under Menu > New to Stryker. (summarized below).

1. Update your personal and payroll information via Workday.
2. Get to know your benefit options.
3. Enroll via enroll.stryker.com within 30 days of your date of hire.
4. Turn in your dependent certification within 30 days of your date of hire.
5. Enroll in the 401(k) plan and designate your beneficiary.
6. Register for the Strive program.
7. Explore the Employee Stock Purchase Plan.



Get started

When can I access...?	
Benefits enrollment site	Typically, on the Wednesday after your date of hire. You will receive an email once access has been granted.
401 (k)	Enrollment materials sent by Vanguard the week after you start. You may also access the Vanguard web site at this time.
Strive	Allow two weeks after your date of hire to access the program. You'll receive a registration email from Strive as soon as they receive your information.
Employee Stock Purchase Plan	Your information is sent to the vendor on the 15th of each month. You can enroll the following month. This means that if you are hired on the 1st through the 15th of the month, you can enroll in the next month. If you are hired on the 16th through the 31st, you can enroll the month following the next month.

Questions

Need more information?

- Contact myHR at myhr.stryker.com or 877 795 2002.
- Visit totalrewards.stryker.com.

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Thank you for your
time today!

Visit
totalrewards.stryker.com
for more information
about your 2020 benefit
choices.