

# Your Annual Enrollment checklist

## Review your benefits

- ✓ **Explore your benefit options** and see what's changing for 2024. Summaries of Benefits and Coverage (SBCs) for your 2024 medical plan options are available online on the Forms and documents page on [totalrewards.stryker.com](https://totalrewards.stryker.com).
- ✓ **Check your current elections on [enroll.stryker.com](https://enroll.stryker.com).** To view your current benefit elections, click on the **Your Benefits Summary** button under Quick Links.
- ✓ **Consider your 2024 coverage needs.** Will your needs change in 2024? Has it been a while since you compared your options? It's easy to compare medical plan options with the 2024 Medical Expense Estimator tool, which you can find on the **Annual Enrollment** page at [totalrewards.stryker.com](https://totalrewards.stryker.com).

## Prepare to enroll

- ✓ **Locate dependent information.** Before you enroll, gather Social Security numbers and other [dependent certification information](#) for any newly added dependents.\*
- ✓ **Double check your beneficiaries.** It only takes a moment. Make sure the right person receives your life insurance and other death benefits if the unexpected happens. See the **Annual Enrollment** page at [totalrewards.stryker.com](https://totalrewards.stryker.com) for instructions.
- ✓ **Confirm your address and phone number in Workday.** Make sure your Annual Enrollment materials go to the correct address.

## Choose your benefits

- ✓ **Make your elections on [enroll.stryker.com](https://enroll.stryker.com).** Annual Enrollment begins on October 23 and ends on November 3, 2023, at 11:59 p.m. Central Time. While enrolling, double-check to make sure that your dependents are enrolled in the correct plans. Once you have completed your enrollment, be sure to print your confirmation statement.

## ✓ Take action to:

- **Change your medical, dental, vision or supplemental health coverage for next year.**
- **Contribute to a Health Savings Account (HSA) or Flexible Spending Account (FSA) in 2024.** Your current HSA or FSA payroll deduction will not roll over to 2024.
- **Review and update your life insurance elections and beneficiaries.**
- **Confirm or update your tobacco status** to 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).

## Provide documentation (if applicable)

- ✓ **Provide proof of your dependent's status for any newly added dependents by November 10, 2023.** 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 2024 plan year.
- ✓ **Complete the Evidence of Insurability (EOI)** for your supplemental life insurance by the deadline you receive from Unum, our new life and disability provider, if requested. Unum will send information regarding how to complete the EOI process to your Stryker email address in January.

\*Dependent certification includes birth certificates for your children and/or your marriage certificate and 2022 tax return for your spouse. For other dependents or options, please contact the myHR Team. 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.