

Save **more.**
Spend **less.**

**Plan
ahead.**



Total **rewards**

Save more. Spend less. **Plan ahead.**

Whether you're starting with budgeting basics, working toward savings goals or learning how to better balance your retirement portfolio, your financial wellbeing is based on your financial choices and habits.

Your Total Rewards can help you improve and protect your financial wellbeing. Keep reading to see how you can take advantage of these plans and programs to save more, spend less and plan ahead with confidence.



Save for your future

As you focus on your financial wellbeing, remember to include plans for the future. The good news? Stryker supports your long-term financial wellbeing through the 401(k) Savings and Retirement Plan.

Stryker helps boost your savings

Stryker's 401(k) plan makes saving for retirement easy. To boost your savings, Stryker matches 50% of the first 8% of your eligible pay that you contribute.

On March 15, 2024, Stryker made the annual matching contribution for 2023 to eligible 401(k) Plan accounts. An additional discretionary contribution of 7% of 2023 plan compensation was made for eligible employees. The full funding of these contributions is a result of our commitment to delivering for our customers through hard work and resilience, unwavering dedication and a strong focus on quality in everything we do. This is a special benefit and we're proud to help you save for retirement when we meet our financial goals together.



Invest in your financial wellbeing today by taking the time to review your 2024 budget and consider ways you might increase

your 401(k) contribution. You can also set your contribution rate to automatically increase every year on a date of your choosing using the Vanguard website.

You can view your account balance, change your contribution rate and update your investment elections at any time by visiting vanguard.com/retirementplans (plan number 090081).

How much can I contribute?

When it comes to retirement savings, it's always a good time to consider saving more. In 2024, you may contribute up to annual IRS limits, which are:

- \$23,000 if you are under age 50
- \$30,500 if you're age 50 or older this year (includes an additional \$7,500 in catch-up contributions)

To learn more about your 401(k), including how to make a catch-up contribution, visit totalrewards.stryker.com.

A Health Savings Account (HSA) gives you another way to save for the future. Learn more on totalrewards.stryker.com.

Make financial strides **with Ayco**

When you're ready to improve your personal finances, Strive brings you free financial counseling through our financial wellbeing partner, Ayco. They have guidance and support for everyone, from budgeting beginners to experienced investors:

- Prioritize and budget your spending and expenses
- Set achievable financial goals and map out the steps to get there
- Determine how much to save in your 401(k) and other tax-advantaged accounts

Ayco's online tools give you on-demand support anytime and anywhere it's most convenient.



- ✓ — **Take your financial assessment.**
- ✓ — It will uncover areas of improvement and give you a score to track and work to improve over time. You'll also receive a personalized, focused action plan based on your score.
- —



- — **Schedule a session with a financial counselor.** You and your counselor can use your financial assessment results to map out your next steps.



- — **Browse resources on a wide array of financial topics.** Take a deep dive into themes you uncovered in your financial assessment.

Ayco makes it easy for you to get started—it's quick enough to do on your lunch break. Find Ayco on the Programs page of strive.stryker.com and register in just a few steps using your desktop or mobile device.

Earn valuable rewards through Strive

In addition to helping you create and sustain healthy habits, the Strive program also gives you and your spouse/domestic partner a chance to earn a new reward each time you hit a new level. Rewards include Stryker branded gear, cash and gift card incentives.

Start earning points today at strive.stryker.com.



Learn more about these and additional financial benefits on totalrewards.stryker.com.

Spend less on almost everything

Financial wellbeing depends on your choices—large and small. Stryker partners with PerkSpot to make it easier to find ways to spend less, get more for your money and stretch your dollars. Here are just a few examples:



Find great graduation gifts. PerkSpot makes it more affordable to congratulate the graduate in your life. Pay less for gift baskets, electronics, clothes and more. Save money to outfit a new apartment and stock it with necessities, too.

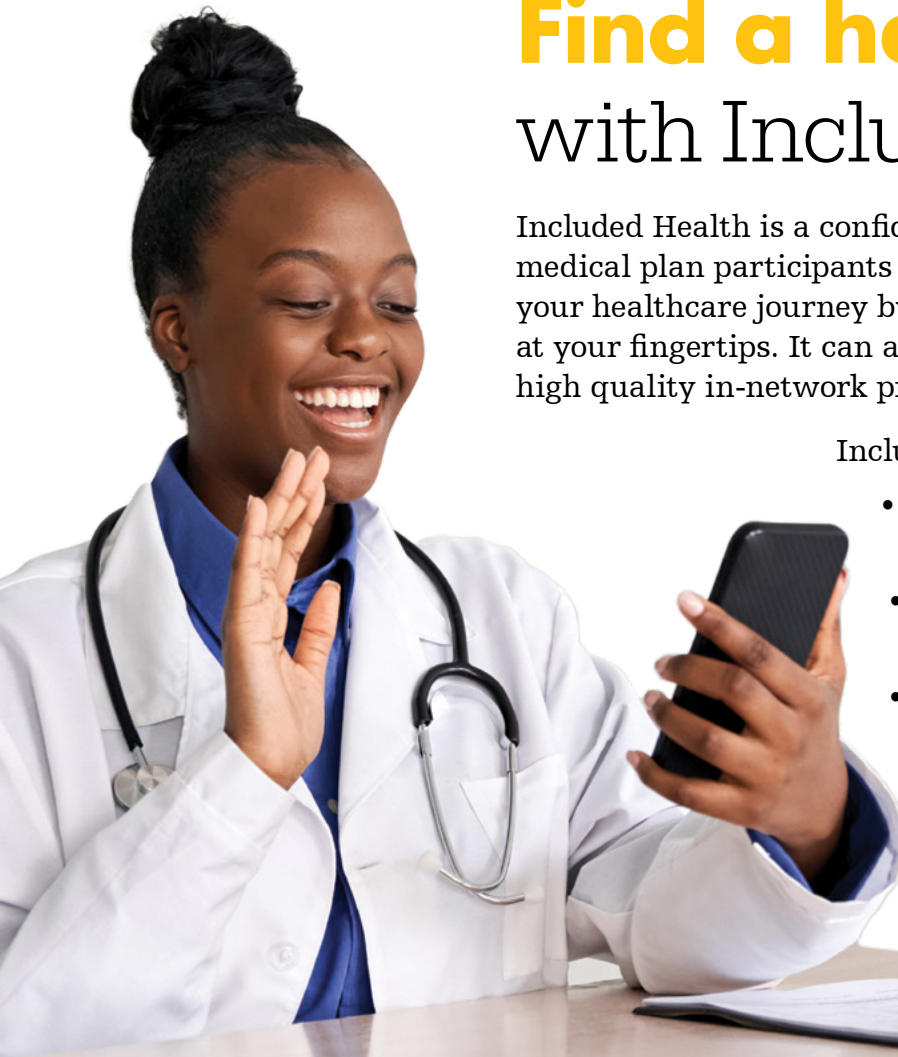


Get more for mom. PerkSpot can help you make this Mother's Day special. Get exclusive discounts on fresh flowers to brighten her day and spa services to ease her stress.



Stretch your vacation budget. PerkSpot's Travel Discount Center makes your vacation more affordable with deals on hotel rooms, rental cars, theme parks and restaurants.

Explore local deals and even request new participating merchants on PerkSpot's website. Register and start shopping by following the unique link on the Employee Discounts page on totalrewards.stryker.com.



Find a helping hand with Included Health

Included Health is a confidential service available at no cost for medical plan participants and their covered dependents. It can ease your healthcare journey by putting personalized healthcare support at your fingertips. It can also help you save on care by finding you high quality in-network providers, even making appointments for you.

Included Health can also:

- Provide expert answers to your health questions by phone
- Offer treatment decision support for any sort of diagnosis
- Connect you to a free, personalized, comprehensive, remote expert second opinion from their panel of world-class physicians

Get specialized support

Included Health also has two specialized programs for all U.S. benefit-eligible employees and their dependents, even those not enrolled in one of Stryker's medical plans:

New for 2024!

Black Health: This program brings dedicated care coordinators from Included Health's Black-led care team to provide culturally competent care, including assistance in accessing vetted, affirming, high-quality care and community support.

LGBTQ+ Health: This program, which was designed with the unique health needs of the LGBTQ+ community in mind, can help you find what's covered, navigate gender-affirming care and start or grow your family.

To get started with Included Health, visit includedhealth.com/stryker or call 855 431 5551.

Coming soon!

A new Employee Assistance Program (EAP) with even better mental health benefits

Later this spring, we're launching a new, comprehensive and convenient mental health program and EAP with Lyra Health. This change brings enhanced mental health benefits for you and your household family members.



Instant access to individualized care, whether you want self-guided care, mental health coaching or ongoing care with a licensed therapist



10 free mental health sessions that suit your personal preferences, including in-person, video conferencing and text messaging



Expert-facilitated group discussions on relevant mental health topics

Lyra Health offers more than mental healthcare:

- On-demand interactive courses and short videos on a number of topics
- Legal consultations, financial consultations and identity theft support
- Child, elder and pet care consultations, resources and referrals

Watch for more information in late April about this exciting, enhanced benefit.

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Plan ahead for their future

It's time to double check your beneficiary information. Act now to ensure that your benefits go to your loved ones if something were to happen to you.

- Life insurance: enroll.stryker.com
- 401(k): vanguard.com/retirementplans
(plan number 090081)
- HSA: optumbank.com



Need more information?

Visit totalrewards.stryker.com by scanning this code or contact your myHR team at 877 795 2002 or myhr.stryker.com.