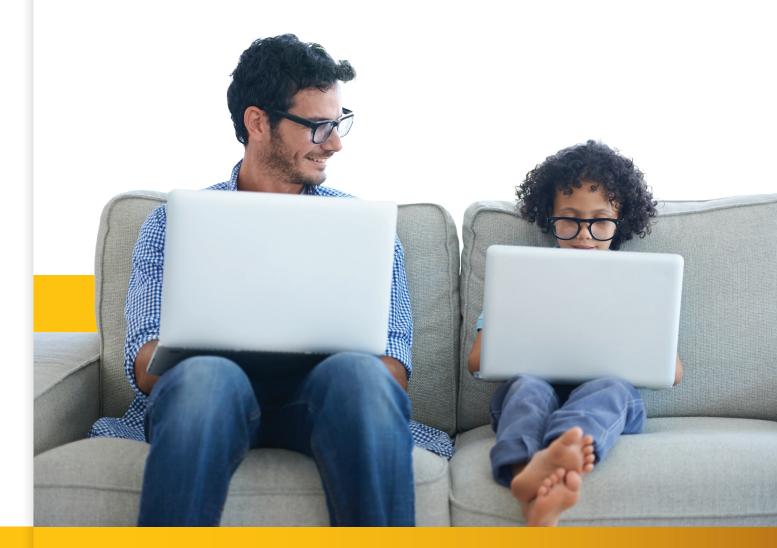


We're here for you. Discover all of your resources.



Total rewards

July 2020 newsletter

Putting your wellbeing first

The recent tragic death of George Floyd and realities of racial inequity, coupled with the ongoing stress and anxiety from the pandemic, has affected us in so many ways.

Caring for you and your family is our top priority. That's why we provide a variety of benefits and programs that can help you get the care and support you need, when you need it.

Manage your money

Discover your financial resources

Learn about the financial resources that are here to support you, no matter what your situation.

Wondering about the financial impacts?

If you are experiencing financial stress or additional anxiety due to the coronavirus pandemic, you can take advantage of the LifeWorks Employee Assistance Program (EAP), available at no cost to you. Learn more about LifeWorks at **<u>stryker.lifeworks.com</u>** (Username: stryker; Password: 4260) or call 866 785 4572.

While the last few months have brought many concerns about finances, there are ways you can save now and in the future to provide you with peace of mind.

- **Build an emergency fund.** If you're able, set aside a little money for an emergency fund. Even putting away \$50 a week adds up to \$2,600 by the end of the year.
- Focus on a long-term investment strategy. Consider investing in a diversified portfolio of assets that are appropriate for your desired retirement date. LifeWorks, or your Financial Engines personal online advisor through Vanguard, can help.

To learn more about all your financial resources, go to **totalrewards.stryker.com**.



retirement If you haven't already, considering increasing your 401(k) contributions. Putting away a little more savings now allows your account to grow in future years. Stryker will match 50% of the first 8% you contribute or 50% of the first 6% if you're in a sales representative role (up to IRS limits). Learn more about your 401(k) plan at **vanguard.com**/ **retirementplans** (plan number 090081) or call 800 523 1188.

Stay healthy and well

Discover your health and wellness resources

Get to know the benefits that Stryker provides to support your health and wellbeing.

Looking for medical care?

We know it may be difficult to see your regular physician in person, but you can still receive medical care 24/7 from the comfort of your home with virtual visits. Connect with a medical professional about symptoms, get prescriptions filled and more. If you're enrolled in a UnitedHealthcare (UHC) medical plan, you can also speak with a behavioral health provider online. To get started, call the number on the back of your ID card, or visit your insurance carrier's website.

Want to start a personal wellbeing plan?

Get one-on-one coaching through Aduro, provided through Strive, to help you meet your wellbeing goals. Aduro's licensed coaches can work with you on a variety of topics, including (but not limited to):

• Nutrition

• Financial wellbeing

• Exercise

- Resilience
- Relationships (work and personal)

Visit **<u>strive.stryker.com</u>** and click "Aduro Human Performance Coaching challenge" to get started.

Find your mindfulness.

Whil is a goal-based digital resilience, mindfulness and emotional intelligence program available through Strive. Whil's library has over 2,000 video, audio and journaling sessions to increase productivity, focus and overall happiness. The collections available through Strive include:

- Learn to Meditate
- Reduce Stress & Anxiety
- Be Happier
- Boost Physical Health
- Take One-Minute Breaks
- Practice Yoga

Log in to **<u>strive.stryker.com</u>** for more information.

- Build Emotional Intelligence
- Improve Relationships
- Focus and Grow
- Thrive at Work
- Sleep Better

We're halfway through the year!

When it's safe to do so, don't forget to schedule your annual medical, dental and vision exams. Annual wellness exams help you stay healthy, and all Stryker medical plans provide free in-network preventive care, which includes annual physicals, recommended immunizations, routine cancer screenings and more.



Find peace of mind

Discover your mental health resources

Mental wellbeing is important, especially now. Learn about the programs that can help.



More support with mental health

Your mental health resources don't stop at LifeWorks. If you are enrolled in a Stryker medical plan, you have access to coverage for mental health services, such as inpatient and outpatient treatment, medication management and substance use disorder services. Visit the Total Rewards site or contact your insurance carrier at the number on your ID card to find out more.

Note: Some copayments may be waived due to COVID-19. See the COVID-19 FAOs posted on the Total Rewards site for details.

Need a little extra support?

You have 24/7 access to confidential and free resources through LifeWorks, your Employee Assistance Program, to support everyday concerns such as:

- Anxiety
- Stress

- Financial problems
- Alcohol or substance abuse issues

• Bereavement

• Legal questions or concerns

And if you need support dealing with self-isolation, domestic violence, grief and loss, or other issues, check out the COVID-19 Toolkit available in the COVID-19 FAOs posted on the Total Rewards site at **totalrewards.stryker.com**.

Learn more about LifeWorks at **<u>stryker.lifeworks.com</u>** (Username: stryker; password: 4260), or call 866 785 4572.

Talk to a therapist, on your own time.

If you are enrolled in a UnitedHealthcare medical plan, you now have access to Talkspace online therapy.* With Talkspace, you can regularly communicate with a licensed therapist safely and securely from your phone or desktop, by text, voice or video messages. There's no office visit required. Talkspace is confidential and secure, and costs the same as a UHC Virtual Visit. Here's how Talkspace can fit your life:

- Find a therapist with an online matching tool.
- Start therapy within hours of choosing your therapist.
- Therapists respond daily, five days a week.
- Schedule live video sessions, when needed.
- Download the Talkspace app on your mobile phone or desktop computer.
- Cost sharing applies and will be charged weekly via credit card. You may use Talkspace as often as desired per week once copayment for that week has been paid. Live video sessions are billed as a separate Virtual Visit.

To get started, register and choose a provider at **<u>talkspace.com/connect</u>**.

*Talkspace is not a crisis hotline. Anyone requiring immediate assistance is encouraged to access emergency services (such as 911 or other resources), contact local authorities, or call the National Suicide Prevention Lifeline at 800 273 8255.

Maximize your health benefits

Discover how to take advantage of your medical coverage

You have great programs that can help you get the best care, even during times of uncertainty.

Looking to save on prescription drugs?

Find simple ways to minimize the cost of prescription drugs:

- Have your prescriptions mailed directly to your home using mail order.
- Consider tier 1 (often generic) or over-the-counter medications, when possible.
- Use your Flexible Spending Account (FSA) or Health Savings Account (HSA) to cover the cost of prescriptions. Additionally, the Coronavirus Aid, Relief and Economic Security (CARES) Act reinstated over-the-counter prescriptions, like pain relief medications, allergy and cold products, and menstrual care products, as eligible expenses under your FSA or HSA.

Find premium healthcare providers.

If enrolled in a UHC medical plan, take advantage of the UnitedHealth Premium designation program. This program recognizes physicians for providing quality and cost-efficient care. Using these physicians can lead to better health outcomes and reduced costs. For more information on the program, go to **unitedhealthpremium.com**.

Learn more about your health benefits at **totalrewards.stryker.com**.



If you have an HSA, it's important to understand its many benefits:

- Triple-tax advantage
 - Contribute before taxes. This lowers your taxable income.
 - Withdraw tax-free. Don't pay taxes when you cover eligible medical expenses.
 - Earn tax-free. Invest some of your funds and potentially earn tax-free interest on your balance.
- The HSA is yours to keep
- Funds roll over each year

An update on your Summary Plan Description

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

Expanded domestic partner/civil union coverage in Alabama

Effective January 1, 2021, Blue Cross Blue Shield of Alabama (BCBSAL) will cover domestic partners and domestic partners' children under the BCBSAL medical plan. Domestic partners are defined as same-sex and different-sex couples who are registered with any state or jurisdiction recognizing these relationships, or who meet the requirements listed in the Stryker Domestic Partner Affidavit. Details regarding this coverage will be provided during the Annual Enrollment period. You can find information on the requirements in your Summary Plan Description, or SPD, at totalrewards. stryker.com/spd.

Any requirements for proof of relationship or waiting periods are applied equally to domestic partnerships and marriages. If you live in Alabama, have a domestic partner who meets the above requirements, and you would have wanted to cover your domestic partner and their child/children (if applicable) under the BCBSAL plan during 2020, you are eligible to receive the cash equivalent for the employer portion of the BCBSAL coverage for your domestic partner for the remainder of 2020 once proof of the domestic partnership and domestic partner child(ren) (e.g. birth certificate, adoption order, etc.) has been submitted. Contact the myHR benefits team at **myhr.stryker.com** or 877 795 2002 for further details.



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We're here for you.

Discover all of your resources.



Don't forget the Total Rewards site!





Go to **totalrewards.stryker.com** and discover all of your benefits tools and resources, including:

- Details for your health plans
- Consumer tips
- Resources and contacts
- And more!

Need more information?

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

