

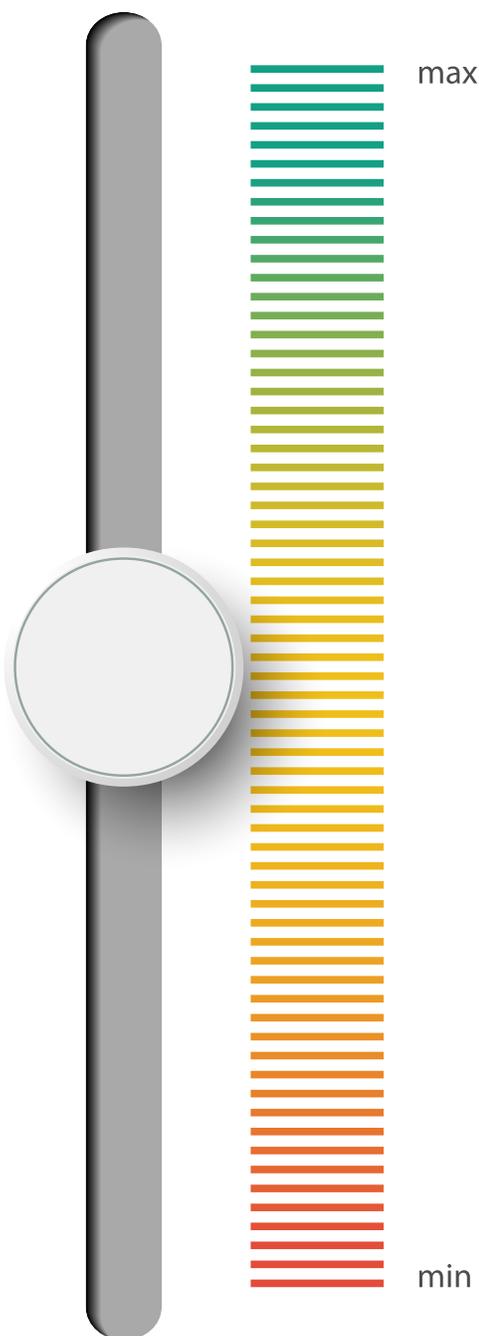
Are you leaving
money on the table?

**Learn more
about your
benefits.**



Total **rewards**

Maximize your benefits



As a Stryker employee, you have access to a variety of valuable benefits to support your health and overall wellbeing.

But in order to make the most of your benefits, you need to take the first step and learn about all we have to offer.

Start here, and then visit **totalrewards.stryker.com** to learn even more.

It pays to be in the know

Our benefits help you stay healthy while also keeping your costs down. Here's how.

Save with an HSA

If you're enrolled in an HSA plan, you can use a Health Savings Account (HSA), which offers several great benefits:



A contribution from Stryker

Stryker helps your savings grow by making an annual contribution to your HSA. That's free money you can use now or save for the future!



The triple tax advantage

Any funds you contribute are pre-tax, your money will potentially grow tax free and 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.



Invest your money

Once you accumulate a balance of \$2,100, you will have the option to invest some of your funds and potentially grow* your account with tax free earnings.



The HSA is yours to keep

All your HSA contributions are portable and yours to keep, even if you retire or leave Stryker.

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



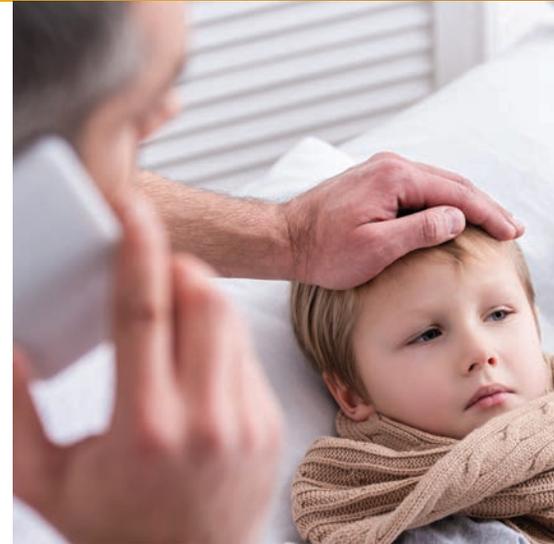
Not currently enrolled in an HSA?

Consider enrolling in a UnitedHealthcare HSA medical plan this fall during annual enrollment in order to take advantage of these great benefits.

Get the most from your medical coverage

Being smart about how you use your medical plan can save you time and money. Here are a few smart healthcare tips:

- **Schedule your annual preventive screenings**, which are covered at 100% in-network. That means you pay nothing for valuable screenings that can help you identify potential health problems early on, when they're easier and less expensive to treat. Don't forget, you can also earn points in Strive when you track that you went to see your primary care provider in 2020.
- **Use in-network providers**, and you'll typically pay less for care than if you use a non-network provider. If you choose to go out of network, you may be responsible for any charges above and beyond what your medical insurance provider would normally pay.
- **Take advantage of convenient virtual visits**, which are an easy way to consult a doctor from anywhere using your smartphone or computer for about the same cost as a primary care visit. To get virtual care, visit the sites below.
 - **UHC**
myuhc.com > Physician & Facilities
 - **BCBSAL**
teladoc.com/alabama
 - **Kaiser**
kp.org/mydoctor/videovisits



Note: UnitedHealthcare's approach to 24/7 access to care is evolving. Effective January 1, the UHC NurseLine offering was replaced by Advocate4Me and Virtual Visits. During UHC's normal business hours (8 a.m. to 8 p.m. local time), members will continue to be able to speak with a UHC nurse through the customer service line on your ID card. If a member calls "after hours," they will be directed to a Virtual Visit.

Use your healthcare tools

You have access to a number of tools to help you understand your benefits and make your money work for you.

- **Mobile apps**
 - The **UnitedHealthcare, Alabama Blue (BCBS), Kaiser Permanente and HMSA apps** all allow you to manage your healthcare on the go.
 - The **UHC Healthy Pregnancy app** lets you track pregnancy milestones and connect with nurses anytime for assistance.
 - The **EyeMed app** helps you manage your vision care needs.
 - The **Delta Dental app** helps you stay on top of your dental health.
- If you are enrolled in a UHC medical plan, use the **myHealthcare Cost Estimator** tool available on myuhc.com to compare out-of-pocket costs before you seek treatment. You can also compare each service with different providers, so you can choose the best combination of cost and quality for your situation.
- Visit totalrewards.stryker.com throughout the year to find useful information about all your benefits.



Tip!

Using an in-network provider for mental health or substance-related and addictive disorder services will save you time and money. Call the number on your medical plan ID card for help finding providers near you.

Your mental health matters

At Stryker, we care about your wellbeing, both physical and mental. That's why we provide benefits to help you and your family stay happy and healthy, both at work and at home.



LifeWorks Employee Assistance Program (EAP)

LifeWorks provides confidential support to help you deal with life's stresses. You and your family can contact LifeWorks 24/7 to talk to a counselor by phone or get referrals for an in-person consultation. With LifeWorks, you are eligible for up to five free in-person sessions. Visit stryker.lifeworks.com (username: stryker; password: 4260) or call **866 785 4572**.



Whil

Whil is a goal-based mindfulness program designed to help you reduce stress, increase mindfulness and improve sleep. Whil is part of the Strive program and gives you access to short, on-demand recordings or videos, as well as one-minute mindfulness meditation practices. Visit strive.stryker.com to learn more and get started today.



Behavioral health virtual visits

If you're enrolled in a UnitedHealthcare plan, you can meet with a behavioral health provider online from the comfort of your home. Log on to myuhc.com to learn more.



Substance Use Disorder Helpline

The Optum Substance Use Disorder Helpline is staffed with highly trained and licensed recovery advocates who can support, educate and guide you and your family towards the right resources. Call the Substance Use Disorder Helpline at 855 780 5955, 24 hours a day, or visit liveandworkwell.com/recovery.

Protect your financial health

In addition to contributing to your 401(k) account, we also provide great resources to support your financial health. Your financial future is important, so make sure you take full advantage of your wealth benefits. Learn more about the following and how they can benefit you at totalrewards.stryker.com.

- LifeWorks
 - Investment/retirement planning
 - College searches and scholarships
 - Living wills
 - Home remodeling and repairs
- Tuition reimbursement
- Strive wellbeing program
- EstateGuidance Will Services (under Employee Discounts)
- Employee Stock Purchase Plan (ESPP)



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Are you leaving
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**Learn more
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Don't leave money on
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**Maximize your
match**

One of the ways we recognize the contributions you make to our success is through our 401(k) Plan matching contribution. Check your contribution rate to make sure you're getting the maximum match. As a reminder, we provide a matching contribution on the first 8% of eligible pay contributed (or 6% if you are in a sales representative role), equal to \$.50 for every \$1.00 you contribute.



On March 13, 2020, we made our annual matching and discretionary contributions for 2019 to eligible 401(k) Plan accounts. Check your account balance today at vanguard.com/retirementplans (plan number 090081).

Need more information?

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