

# Are you making the most of your benefits?

Consider your options  
for the year ahead.



# Total **rewards**

# Are you making the most of your benefits?

**Annual enrollment will be here before you know it**, so it's time to take another look at your benefits. You have access to a variety of benefits, as well as tools to help you use them. Start now by reviewing your options before choosing 2021 benefits for yourself and your family.

## How to enroll from home or work

You can enroll using any device, including your home computer, tablet or mobile device.

1. Learn about your benefits and resources at [totalrewards.stryker.com](https://totalrewards.stryker.com).
2. Log onto the Benefits Enrollment Site at [enroll.stryker.com](https://enroll.stryker.com) using your Stryker email address and network password. If you forgot your network password, call IT support at 855 SYK HELP (795 4357).
3. Use a compatible browser (Google Chrome, Internet Explorer 11 or higher, Firefox or Microsoft Edge).

### Receive an error message? Try the following:

1. Refresh your cache by opening settings in your internet browser and clearing your history and website data.
2. Close all browser windows.
3. Log in again.

If you are still having issues, try using a different device to access the site. Contact myHR at 877 795 2002 or visit [myhr.stryker.com](https://myhr.stryker.com) for additional assistance.

**Annual enrollment for your 2021 benefits will be October 26 – November 6, 2020 at 11:59 p.m. Central time.**

If you are on a leave of absence, you must still enroll between October 26 and November 6, 2020. If you have any issue accessing the site, contact myHR at [myhr.stryker.com](https://myhr.stryker.com) or 877 795 2002.

# Your annual enrollment checklist

If you're not sure where to start, review the enrollment checklist below.

## Review

- ✓ **Read up on your benefits options** and learn about what's changing for 2021 using this newsletter and [totalrewards.stryker.com](https://totalrewards.stryker.com).
- ✓ **Consider your coverage.** Do your current benefits still meet your needs? Are you paying for more coverage than necessary? Compare your medical plan options using the 2021 Medical Expense Estimator tool, which you can access at [totalrewards.stryker.com](https://totalrewards.stryker.com).

## Prepare

- ✓ **Check your dependents.** Make sure you have Social Security numbers and other dependent certification information for any newly added dependents.\*
- ✓ **Confirm or update your address and phone number in Workday** so that your annual enrollment materials are sent to the correct place.

## Choose

- ✓ **Enroll on [enroll.stryker.com](https://enroll.stryker.com)** between October 26 and November 6 at 11:59 p.m. Central time.

You will need to take action if you want to:

- **Update or change your existing medical, dental, vision or supplemental health plan coverage.**
- **Update your life insurance elections and beneficiaries**, if needed.
- **Update your tobacco status** to avoid the annual \$600 Tobacco Use Surcharge in 2021. You will only need to do this if you will be enrolled in a Stryker medical plan in 2021.
- **Choose your contribution amount if you want to contribute to an HSA or FSA in 2021.** Your current HSA or FSA election will not roll over to 2021.

- ✓ **Print your confirmation statement.**

## Provide documentation (if applicable)

- ✓ **Provide proof of your dependent's status** for any newly added dependents by November 13, 2020. If you don't provide the dependent certification documents for any newly added dependents, your dependent will be removed and will not receive coverage for the 2021 plan year.\*
- ✓ **Complete Evidence of Insurability (EOI)** for your supplemental life insurance, if requested by The Hartford, by March 15, 2021. You will receive further information regarding this from The Hartford in January if it is required.

\*Dependent certification includes birth certificates for your children and/or your marriage certificate and 2019 tax return for your spouse. (For other dependents or options, please contact myHR.) 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.

# What's changing



## Increased contribution limits

The IRS has increased the contribution limits for the Health Savings Account (HSA) and the Healthcare Flexible Spending Account (HCFSA).

For the HSA, the combined amount you and Stryker can contribute in 2021 is:

- **Individual:** \$3,600
- **Family:** \$7,200
- **Over age 55 "catch-up" contribution:** \$1,000

For the HCFSA, the limit is \$2,750.



## Vision plan enhancement

In the EyeMed vision plan, the contact lens allowance will increase from \$130 to \$150 per year.

### Don't forget to schedule an annual vision exam!

The EyeMed vision plan covers your annual eye exam so you can make sure your eyes are healthy, even if you don't have vision problems or need corrective lenses. Remember, your eyesight can change at any time, and there are serious health problems that can show early signs through your eyes, including diabetes, high blood pressure and heart disease.

## Do I need to enroll?

You must enroll if you want to do any of the following for 2021:

- Change your benefits,
- Contribute to a Health Savings Account (HSA) or Flexible Spending Account (FSA), and/or
- Avoid paying the annual \$600 Tobacco Use Surcharge\* by completing the Tobacco Use Affidavit (only if you are enrolling in a medical plan).

All of your other elections will roll over into 2021. Even if you don't need to do any of the above, it's always smart to review your coverage to make sure it still matches your needs.

\*For more information on the Tobacco Use Surcharge, see the Wellbeing program section of [totalrewards.stryker.com](https://totalrewards.stryker.com).

# for 2021



## **New domestic partner/civil union BCBSAL eligibility**

If you are enrolled in the Blue Cross Blue Shield of Alabama (BCBSAL) medical plan, you will now be able to cover a domestic partner and their children. Domestic partners are defined as same-sex and different-sex couples who are registered with any state or local jurisdiction recognizing these relationships, or who meet the requirements listed in the Stryker Domestic Partner Affidavit, which you can find in your Summary Plan Description (SPD) at [\*\*totalrewards.stryker.com/spd\*\*](https://totalrewards.stryker.com/spd).



## **Your cost for coverage**

Your monthly cost for coverage in the UHC medical plans, the Delta Dental plan and the EyeMed vision plan will **remain the same** in 2021. See [\*\*page 9\*\*](#) for more details or cost information if you are enrolled in a different medical plan. Log on to [\*\*enroll.stryker.com\*\*](https://enroll.stryker.com) during annual enrollment for your supplemental health, supplemental life or for part-time costs for health plan coverage. You can also contact the myHR team for more details.

Remember, as part of our continued commitment to provide quality benefits at an affordable cost, Stryker still bears the majority of the cost when it comes to your benefits. **In fact, Stryker continues to cover over 70% of the cost of your medical coverage.**

To find out more about your benefits options, visit your one-stop enrollment resource on [\*\*totalrewards.stryker.com\*\*](https://totalrewards.stryker.com). Go to the annual enrollment page to find FAQs, videos, the Medical Expense Estimator tool, a recorded enrollment presentation and more!

# Which medical plan

should  
I choose?

Here are a few actions you can take in order to help you choose the best plan for you and your family.

1

## **Review your claims on your provider's website**

However, keep in mind that if you had a large expense in 2020 like a pregnancy or surgery, your claims next year could look very different.

2

## **Compare your premiums**

There may be another plan that will cost you less out of your paycheck but will still provide the right amount of coverage for you and your family.

3

## **Compare your plan options**

Even if you end up choosing to stay with your current medical plan, be sure to review your options to make sure you're making the best choice. Use the Medical Expense Estimator tool to compare your costs.

4

## **Consider a tax-advantaged account**

Enrolling in either the HSA or the HCFSA saves pre-tax dollars to use for medical care which saves you money in taxes! See **page 10** for more details.

For more information or to access tools like the Medical Expense Estimator, visit **[totalrewards.stryker.com](https://totalrewards.stryker.com)**.



# Have you considered enrolling in a **supplemental health plan?**

The supplemental health policies, underwritten by Transamerica Life Insurance Company, can help protect you and your family in case the unexpected happens. These policies can help you offset your deductible or pay any other expenses in case of an accident, serious illness or hospital stay. Stryker offers three supplemental health policies:



**Critical  
illness  
insurance**



**Accident  
insurance**



**Hospital  
indemnity  
insurance**

Learn more at [totalrewards.stryker.com](https://totalrewards.stryker.com).

**Note: Critical illness insurance, accident insurance and hospital indemnity insurance are not major medical insurance and are not a substitute for major medical insurance. They do not qualify as minimum essential health coverage under the federal Affordable Care Act.**

## How do your costs compare?

Our goal continues to be providing you with affordable, high-quality coverage, in spite of rising healthcare costs. We're proud that our benefits are competitive with other companies. Here's a quick look at how your **2020** monthly cost of coverage at Stryker compares to other Fortune 500 companies last year.

	PPO plans		HSA plans	
	Stryker UHC Choice PPO Plan	Fortune 500 average	Stryker UHC Basic HSA Plan	Fortune 500 average
Employee only coverage	\$148	\$153	\$60	\$88
Family coverage	\$454	\$533	\$110	\$313

Source: Mercer's National Survey of Employer-Sponsored Health Plans 2019

## 2021 plan comparison

In-network benefit <sup>1</sup>	UHC Choice PPO	UHC Value PPO	UHC Premium HSA	UHC Basic HSA
<b>Monthly costs</b>				
Employee only	\$148	\$130	\$111	\$60
Employee + 1	\$290	\$251	\$209	\$80
Family	\$454	\$396	\$333	\$110
<b>HSA contribution from Stryker<sup>2,3</sup></b>				
Employee only	None	None	\$500	\$250
Employee + 1			\$1,000	\$500
Family			\$1,000	\$500
<b>Deductible<sup>4</sup></b>				
Employee only	\$350	\$750	\$1,500	\$2,500
Employee + 1	\$700	\$1,500	\$3,000	\$5,000
Family	\$1,050	\$2,250	\$3,000	\$5,000
<b>Out-of-pocket maximum</b>				
Employee only	\$2,950	\$4,250	\$5,000	\$6,450
Employee + 1	\$5,900	\$8,500	\$10,000	\$12,900
Family	\$6,250	\$9,250	\$10,000	\$12,900
<b>Preventive care</b>	Covered 100%	Covered 100%	Covered 100%	Covered 100%
<b>Copay</b>				
PCP	\$25	\$25	None—subject to deductible and coinsurance	None—subject to deductible and coinsurance
Specialist	\$40	\$40		
ER	\$150	\$150		
<b>Coinsurance</b>	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%	Deductible, then 30%
<b>Rx-retail/mail</b>				
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		

<sup>1</sup> The information shown here assumes in-network care and services. For more detailed plan information and out-of-network costs, view your 2021 Benefits at a Glance at [totalrewards.stryker.com](https://totalrewards.stryker.com).

<sup>2</sup> The HSA contribution from Stryker is made for both employees new to the HSA plan, and employees who were enrolled in the plan last year and continue to be enrolled in an HSA plan for 2021.

<sup>3</sup> 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.

<sup>4</sup> In the HSA plans, the total family deductible must be met before the plan covers any expenses. No one family member's expenses are capped at an individual deductible amount.

### Make the most of preventive care

If you haven't already, schedule your annual wellness visits for medical, dental and vision care. Preventive care, including annual physicals, eye or dental exams, and some vaccinations, is 100% covered.



## 2021 monthly full-time employee cost of coverage

	Employee only	Employee + 1*	Family*
<b>UHC Choice PPO and Out-of-Area</b>	\$148	\$290	\$454
<b>UHC Value PPO</b>	\$130	\$251	\$396
<b>UHC Premium HSA</b>	\$111	\$209	\$333
<b>UHC Basic HSA</b>	\$60	\$80	\$110
<b>Kaiser Permanente of Northern California</b>	\$172	\$316	\$497
<b>Kaiser Permanente of Southern California</b>	\$142	\$250	\$370
<b>BCBS Alabama</b>	\$130	\$240	\$354
<b>HMSA</b>	\$28	\$279	\$434
<b>Dental</b>	\$20	\$40	\$60
<b>Vision</b>	\$5	\$10	\$15

\*Employee + 1 represents Employee + Spouse/Declared Domestic Partner or Employee + Child. Family represents Employee + Children or Employee + Family (Employee + Spouse/Declared Domestic Partner + Child(ren))

**Note:** You can only change your healthcare plan option (e.g., from an HSA plan to a PPO plan) during annual enrollment (unless you have a qualifying life event that changes your eligibility).

For part-time employee costs of coverage, visit [enroll.stryker.com](https://enroll.stryker.com) or contact myHR.



# Your guide to saving with an HSA

If you're enrolled in an HSA plan, you can use a Health Savings Account (HSA), which helps you save in several key ways:



## A contribution from Stryker:

Stryker helps your savings grow by making an annual contribution to your HSA. Depending on your plan and coverage tier, that's **between \$250 and \$1,000** of free money from Stryker that you can use on eligible healthcare expenses.



## The HSA is yours to keep:

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



## Invest your money:

Once you accumulate a balance of \$2,100, you can invest some of your funds and potentially grow\* your account with tax-free earnings. For more information, log onto [optumbank.com](https://optumbank.com).



## Contributions roll over:

Any balance in your HSA automatically rolls over from year to year, allowing you to save for future healthcare expenses.



## The triple tax advantage:

Any funds you contribute are pre-tax, your money can earn tax-free interest and earnings\*, and you are not taxed when you use your HSA to pay for eligible healthcare costs. When you contribute the maximum annual amount to your HSA, you can save **between \$500 and \$1,500** just in initial tax savings, depending on your household income and whether you're choosing to cover dependents.



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

## COVID-19 and your benefits

Due to the current health crisis, additional benefits may be available if you or a covered family member have or suspect you may have COVID-19, need treatment for COVID-19, or are seeking other care virtually in order to limit exposure.


Some services are covered at no cost-sharing through many of our medical insurance carriers for a limited period of time. These include COVID-19 testing, telehealth services and virtual visits (including behavioral health).

In order to confirm the benefits that are available to you at no cost, call the number on your medical insurance ID card. For more details and other frequently asked questions, visit [totalrewards.stryker.com](https://totalrewards.stryker.com) and click "Your COVID-19 benefit resources" on the home page.

If you don't have a lot of medical expenses currently, consider enrolling in an HSA, and put the money you're saving on your monthly cost of coverage into an HSA. That way, you're not paying more out of your paycheck for coverage you're not using.

## Food for thought

UHC analyzed Stryker's claim data and found that for employees enrolled in the Choice UHC PPO plan in 2019:

**75%**  **89%**  
of employees with individual coverage      of employees with family coverage

would have been better off enrolling  
in an HSA plan, and could have

**saved**

**\$1,100 to \$1,800**  
by switching to the Basic HSA.

Claims, paycheck costs and Stryker's contribution to the HSA were factored into this analysis.



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**Are you making**  
the most of your  
benefits?



## Enroll for your 2021 benefits October 26 – November 6, 2020

Consider your benefits carefully, since they will be in effect for the entire 2021 plan year. You cannot change your benefits mid-year unless you have a qualifying life event, in which case you can typically only make changes directly related to the life event (e.g., adding a child in the event of a birth). For more details, visit [totalrewards.stryker.com/spd](https://totalrewards.stryker.com/spd).



### Need more information?

Visit [totalrewards.stryker.com](https://totalrewards.stryker.com) or contact your myHR team at 877 795 2002 or [myhr.stryker.com](https://myhr.stryker.com).

