

Stryker Benefits Summary

Stryker is pleased to provide you with this summary plan description ("SPD" or "Benefits Summary") describing the healthcare, welfare and retirement benefits available to eligible Stryker employees as of January 1, 2013.

When the unexpected occurs—a serious illness, a long absence from work, even death—we count on Stryker-sponsored healthcare and welfare benefits for financial protection. In addition, Stryker Corporation sponsors the Stryker Corporation 401(k) Savings and Retirement Plan so that you and other employees of Stryker and its participating subsidiaries (all referred to in this Summary as the "Company") may save for retirement on a "before-tax" basis. The benefits provided under the 401(k) Plan are in addition to Social Security.

To get the maximum value from your benefit plans, you need to understand how they work: what's covered, what's not, who is eligible and when. This Stryker Benefits Summary provides information about the plan provisions and guidelines governing your healthcare, welfare and retirement benefits.

The information presented in the Benefits Summary makes it easy to understand your benefits. Consider this handbook, which is available in print and online at totalrewards.stryker.com/spd, your first resource whenever you have a question about what is covered, how to file claims or your rights as a plan participant. The benefits described are summaries of the official plan documents and contracts, which govern the plans. They are written in plain language to help you understand how the plans work.

When you have questions that are not answered here, please refer to the section called *Contacts*. The information provided in the *Contacts* section includes toll-free phone numbers and web site addresses for Stryker's claims administrators and insurance carriers. Please contact the claim administrators or insurance carriers first when you have questions about coverage or claim status. As always, your Benefits Representative is also available to assist you with complex questions or situations that require special handling.

For More Information

Administrative details and procedures for Stryker's healthcare and welfare plans can be found in the *Your Rights and Responsibilities* section.

(Administrative information about the 401(k) Savings and Retirement Plan is included within the *401(k) Retirement Plan* section.) See *Contacts* for phone numbers and web addresses you can use for answers to your questions.

If you have questions about the information in this Benefits Summary, you can also contact your Benefits Representative.

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