

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, 2015.

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.

Table of Contents

Stryker Benefits Summaryi
 About this Summary1

Healthcare Benefits3
 Participating in Healthcare Benefits..... 5
 Eligibility..... 5
 Ongoing Eligibility 5
 Dependents.....6
 Enrollment..... 8
 Making Changes 8
 HIPAA Special Enrollment Rights..... 10
 Life Event Guide—Healthcare..... 11
 Your Cost for Healthcare Benefits..... 14
 Tobacco Surcharge 14
 Wellness Credit Requirements15
 Non-Grandfathered Status15
 When Coverage Begins15
 When Coverage Ends..... 16
 COBRA: Continuing Healthcare Coverage16
 Continuing Healthcare Coverage upon
 Military Leave 19
 If You Have Other Coverage..... 20
 Medical Benefits21
 Dental Benefits 22
 Medical Benefits 23
 Stryker’s Medical Options 23
 How the UnitedHealthcare PPOs Work.. 23
 Your Choices for Receiving Care..... 24
 Participating Providers 24
 UnitedHealth PremiumSM Program 24
 Eligible Expenses..... 25
 Your Deductible 26
 Your Share in the Cost of Covered Services26
 Your Out-of-Pocket Maximum..... 27
 Your Medical Benefits 28
 Benefit Maximums 29
 Emergency Room Care 29
 Special Services and Procedures 29
 Notification Requirements..... 29
 Requirements for Notifying a Health
 Advisor if You Are in the Choice PPO or
 Value PPO Plan30
 Requirements for Notifying a Health
 Advisor if You Are in the Out of Area
 Plan.....31
 Special Note: Mental Health and
 Substance Use Disorder Services..... 32
 Second Surgical Opinions 33
 Resources to Help You Stay Healthy..... 33
 Consumer Solutions and Self-Service
 Tools 33
 Condition Management Services 35
 Wellness Programs.....36
 Covered Medical Expenses.....36
 Maternity Benefits.....40
 Benefits for Outpatient Rehabilitation
 Services..... 40
 Preventive Care Benefits 41
 Cancer Resource Center (CRS) 42
 Cancer Support Program 42
 Clinical Trials 43
 Home Healthcare 43
 Skilled Nursing Facility/ Inpatient
 Rehabilitation Facility Services 43
 Mental Health, Substance Use Disorder
 and Neurobiological Disorder Services44
 Organ Transplant Benefits 46
 Durable Medical Equipment (DME).. 46
 Prosthetic Devices48
 Obesity Treatment.....48
 Hyperhidrosis Treatment.....48
 Specialty Pharmacy 48
 Expenses Not Covered..... 49
 How to Obtain Medical Benefits 52
 How to Reach UnitedHealthcare 52
 Medical Plan Definitions 52
Prescription Drug Benefits59
 How Prescription Drug Benefits Work ... 59
 Expenses Not Covered..... 61
 How to Obtain Prescription Drug Benefits62

Medical and Rx Claims Procedures 65
 Medical and Rx Benefits 65
 Required Information 65
 Payment of Benefits 66
 Submitting Medical or Rx Benefit Claims66
 Initial Claim Determinations 67
 If Your Claim Is Denied..... 68
 Review of Denied Claims: What to Do
 First 68
 How to Appeal a Claim Decision 69
 Appeal Process 70

Vision Benefits..... 75
 How Vision Benefits Work 75
 When You Use Participating EyeMed
 Providers 75
 If You Use Non-Participating Providers76
 Benefit Frequency 76
 Expenses Not Covered..... 77
 How to Obtain Vision Benefits 77
 Time Frames for Processing Out-of-
 Network Claims 78
 Time Frames for Responding to Appealed
 Claims 78
 Member Grievance Procedure..... 78
 How to Reach EyeMed 78

Dental Benefits 79
 How Dental Benefits Work..... 79
 Schedule of Benefits 79
 Covered Dental Expenses.....80
 Expenses Not Covered..... 82

How to Obtain Dental Benefits	82	Company Matching Contributions ..	124
How Payment Is Made	83	Compensation	124
Claims Determinations.....	83	Rollovers.....	125
How to Reach Delta Dental	85	Vesting	125
Dental Plan Definitions	85	Vested Interest in Your Accounts	125
Location-Based Provisions.....	87	Forfeitures	126
Alabama	87	Vesting Rules Upon Reemployment	126
Healthcare Benefits	87	Vesting Breaks in Service	126
Eligibility	87	Plan Investments	127
Ongoing Eligibility	88	Investment of Your Accounts.....	127
Other Information.....	90	Valuation and Adjustment of Your	
California and Hawaii.....	90	Accounts	127
Healthcare Benefits.....	90	Distributions from the Plan.....	127
Eligibility	91	When Benefits Are Distributed.....	127
Ongoing Eligibility	92	Severance from Employment for a	
Other Information.....	94	Reason Other than Death.....	128
International Plan	95	Forms of Distribution of Benefits	128
Healthcare Benefits	96	Distribution of Benefits upon Death	128
Other Information.....	99	Beneficiary.....	129
Flexible Spending Accounts	101	Income Tax Withholding/Direct	
How FSAs Work	101	Rollovers.....	129
Enrolling in an FSA.....	102	Excise Tax on Certain Early	
Life Event Guide – FSA.....	102	Distributions	129
The Importance of Estimating Carefully	104	Election to Receive Distribution of	
When FSA Participation Ends	105	Stryker Stock	130
Healthcare Flexible Spending Account		Loans and Withdrawals.....	130
(HCFSA).....	105	Hardship Loans.....	130
How Much You Can Contribute.....	105	Hardship Withdrawals.....	131
Eligible Expenses	105	Withdrawals After Age 59½.....	132
Expenses Not Covered	106	Rollover Account Withdrawals	132
Failure to Cash Reimbursement Checks	106	Other Important Plan Information	132
Qualified Reservist Distribution	106	Top-Heavy Status of the Plan	132
HCFSA Claim Procedures	107	Distributions Under Qualified	
Day Care (Child and Adult) Flexible		Domestic Relations Orders	132
Spending Account (DCFSA)	110	Benefits Are Not Insured	133
How Much You Can Contribute.....	110	Claims and Appeals	133
Eligible Expenses	110	Termination or Amendment of the Plan	133
Expenses Not Covered	111	Your Rights as a Participant.....	133
Failure to Cash Reimbursement Checks	111	Additional Information	134
The Federal Tax Credit.....	111	Special Provisions Applicable to eTrauma	
How to Obtain DCFSA Benefits	112	Participants.....	135
Life and AD&D Insurance Coverage	115	Special Provision Applicable to PlasmaSol	
Coverage at a Glance	116	Participants.....	136
Disability Coverage	117	Special Provision Applicable to Porex	
Coverage at a Glance	118	Surgical, Inc. Participants	136
401(k) Retirement Plan	119	Special Provision Applicable to Boston	
401(k) Plan (Non-Sales Rep Employees) ...	121	Scientific Corporation Participants.....	136
Overview of the Plan.....	121	Special Provision Applicable to Gaymar	
Your Accounts	121	Industries, Inc. Participants.....	136
Your Benefits.....	121	Special Provisions Applicable to Divested	
Tax Deferral.....	121	Biotech Participants	136
Contacting Vanguard.....	121	Acquisitions After September 30, 2012 .	137
Eligibility.....	122	401(k) Plan (Sales Reps)	139
Contributions to the Plan	122	Overview of the Plan.....	139
Company Discretionary Contributions	122	Your Accounts	139
Pay Deferral Contributions	122	Your Benefits	139
Catch-Up Contributions.....	124		

Tax Deferral.....	139	Acquisitions After September 30, 2012 .	155
Contacting Vanguard.....	139	Additional Benefits	157
Eligibility.....	139	Adoption Assistance Plan.....	157
Contributions to the Plan	140	How Adoption Assistance Benefits	
Pay Deferral Contributions	140	Work.....	157
Catch-Up Contributions.....	141	Expenses Not Covered	158
Company Matching Contributions ...	141	How to Obtain Adoption Assistance	
Compensation	142	Benefits.....	158
Rollovers.....	142	Employee Assistance Program (Lifeworks).....	158
Vesting	142	Your Rights and Responsibilities	159
Vested Interest in Your Accounts ...	143	The Family and Medical Leave Act	159
Forfeitures	143	Qualified Medical Child Support Orders.....	160
Vesting Rules Upon Reemployment	143	Patient Protection Notices.....	161
Vesting Breaks in Service.....	143	Time Limits for Claims Filings.....	161
Plan Investments	144	Subrogation and Reimbursement	161
Investment of Your Accounts.....	144	Assignment of Benefits.....	164
Valuation and Adjustment of Your		Overpayment and Underpayment of	
Accounts	144	Benefits.....	164
Distributions from the Plan.....	145	Other Information	165
When Benefits Are Distributed.....	145	Your Rights under ERISA.....	166
Severance from Employment for a		Contacts.....	169
Reason Other than Death.....	145		
Forms of Distribution of Benefits	145		
Distribution of Benefits upon Death	146		
Income Tax Withholding/Direct			
Rollovers.....	147		
Excise Tax on Certain Early			
Distributions	148		
Election to Receive Distribution of			
Stryker Stock	148		
Loans and Withdrawals.....	148		
Hardship Loans	148		
Hardship Withdrawals.....	150		
Withdrawals After Age 59½	150		
Rollover Account Withdrawals	150		
Other Important Plan Information	151		
Top-Heavy Status of the Plan	151		
Distributions Under Qualified			
Domestic Relations Orders	151		
Benefits Are Not Insured	151		
Claims and Appeals	151		
Termination or Amendment of the Plan.....	152		
Your Rights as a Participant.....	152		
Additional Information	153		
Special Provisions Applicable to eTrauma			
Participants.....	154		
Special Provision Applicable to PlasmaSol			
Participants.....	154		
Special Provision Applicable to Porex			
Surgical, Inc. Participants	154		
Special Provision Applicable to Boston			
Scientific Corporation Participants.....	154		
Special Provision Applicable to Gaymar			
Industries, Inc. Participants.....	155		
Special Provisions Applicable to Divested			
Biotech Participants	155		