

Healthcare Benefits

This *Healthcare Benefits* section describes Stryker's healthcare benefits and includes the following information:

- Participating in Healthcare Benefits
- Medical Benefits
- Prescription Drug Benefits
- Medical and Rx Claims Procedures
- Vision Benefits
- Dental Benefits
- Location-Based Provisions

Because of the amount of claims and appeal information that is required in SPDs, this Benefits Summary includes a separate section on *Medical and Rx Claims Procedures*. Claims filing information for dental and vision benefits, however, are explained within the *Dental Benefits* and *Vision Benefits* sections, respectively.

Notice Regarding Maternity Stays

Stryker's medical plan allows hospital stays of at least 48 hours for a normal delivery and at least 96 hours for cesarean sections. Preauthorization is not required for stays that do not exceed these guidelines.

The law does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother and her newborn earlier than 48 hours (or 96 hours as applicable). Early discharge is permitted only if the mother receives written information on the advantages and disadvantages of early discharge, the mother consents in writing to an early discharge and her attending provider is in agreement.

Notice Regarding Post-Mastectomy Care

If you or a covered dependent receives benefits in connection with a mastectomy, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed
- Surgery and reconstruction of the other breast to produce a symmetrical appearance
- Prostheses
- Treatment of physical complications of the mastectomy, including lymphedema

Coverage will be subject to any applicable deductibles, coinsurance and/or co-payment provisions under the plan.

