

Life and AD&D Insurance Coverage

Life and AD&D insurance offers you and your eligible dependents financial support and peace of mind in the face of unforeseen events.

- Stryker provides basic life and accidental death and dismemberment (AD&D) insurance coverage through Hartford Life at no cost to you.
- You also have the opportunity to purchase additional life insurance coverage for yourself and your covered dependents, through Hartford Life.

This section of the Stryker Benefits Summary provides an overview of your life and accident benefits. For more detailed information about these benefits and eligibility rules, refer to the Life and Accident Certificate of Insurance, available at the links below.

Please note: These certificates are currently being updated to reflect your 2015 coverage. The updated certificates will be posted as soon as they are available.

- For full-time employees: www.stryker.com/spd/Stryker-1-1-2014-Life-ADD-Cert-as-of-12-20-2013.pdf
- For part-time employees: www.stryker.com/spd/Stryker-Hartford-Life-Insurance-Part-time-Employees.pdf

Together, this section of the Stryker Benefits Summary and the Certificate of Insurance issued by Hartford Life constitute the Summary Plan Description for this plan.

Rehires

If your coverage ends because you no longer work for Stryker or you are no longer in an eligible class, and you are later rehired or return to your eligible class within 12 months, coverage for you and your covered dependents may be reinstated. Evidence of Insurability will not be required as long as you return within 12 months and request reinstatement of coverage within 31 days of returning. The reinstated coverage will be the same amount that was in force when coverage ended; however, any amount which was converted or ported will not be reinstated, unless that coverage is canceled.

Important

Certain plan provisions may vary depending on your state of residence. For details, refer to the Certificate of Insurance, available for full-time employees at: www.stryker.com/spd/Stryker-1-1-2014-Life-ADD-Cert-as-of-12-20-2013.pdf and for part-time employees at: www.stryker.com/spd/Stryker-Hartford-Life-Insurance-Part-time-Employees.pdf.

Coverage at a Glance

<p>Basic Life Insurance for you</p>	<ul style="list-style-type: none"> ▪ Pays benefits to your beneficiary in the event of your death ▪ Coverage of one times your basic earnings, up to \$425,000 ▪ Provided automatically at no cost to you
<p>Basic AD&D Insurance for you</p>	<ul style="list-style-type: none"> ▪ Pays benefits to you for certain injuries or other conditions resulting from an accident, and benefits to your beneficiary in the event of your death ▪ Coverage of one times your basic earnings, up to \$425,000 ▪ Provided automatically at no cost to you
<p>Supplemental Life Insurance for you</p>	<ul style="list-style-type: none"> ▪ Pays benefits to your beneficiary in the event of your death ▪ You may purchase additional coverage for yourself in any of the following amounts, up to \$1,000,000: <ul style="list-style-type: none"> ▫ 1/2 × your basic earnings ▫ 1 × your basic earnings ▫ 2 × your basic earnings ▫ 3 × your basic earnings ▫ 4 × your basic earnings ▫ 5 × your basic earnings ▪ Evidence of Good Health may be required
<p>Dependent Life for your spouse/declared domestic partner</p>	<ul style="list-style-type: none"> ▪ Pays benefits to you in the event of your spouse/declared domestic partner's death. ▪ You may purchase coverage for your spouse/declared domestic partner equal to \$10,000 ▪ Evidence of Good Health may be required
<p>Dependent Life for your child(ren)</p>	<ul style="list-style-type: none"> ▪ Pays benefits to your dependent child(ren)'s beneficiar(ies) in the event of their death ▪ You may purchase coverage for your dependent child(ren) equal to \$10,000, with benefits reduced for child(ren) under six months of age