

Life and AD&D insurance coverage



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

Important

Certain plan provisions may vary depending on your state of residence. For details, refer to the Certificate of Insurance.

This section of the Stryker benefits summary provides an overview of your life and AD&D benefits. For more detailed information about these benefits and eligibility rules, refer to the Life and Accidental Death & Dismemberment Certificate of Insurance, available at the links below.

- For full-time employees: <https://totalrewards.stryker.com/spd/us-full-time-group-life-and-acc-group-1.pdf>
- For part-time employees: <https://totalrewards.stryker.com/spd/us-part-time-group-life-and-acc-group-2.pdf>
- For Howmedica retirees (a closed group): <https://totalrewards.stryker.com/spd/howmedica-group-life-and-add-group-5.pdf>

Together, this section of the Stryker benefits summary and the Certificate of Insurance issued by Unum 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 30 days (and within the same plan year), coverage for you and your covered dependents may be reinstated. Evidence of Insurability will not be required as long as you return within 30 days. The reinstated coverage will be the same election that was in force when coverage ended; the amount of coverage may change if you are rehired in a new plan year.

Definition of domestic partner

For purposes of Stryker's benefit plans, a domestic partnership is defined as:

- A same-sex or different-sex couple who has registered with any state or local governmental domestic partner registry.

OR

- A domestic partnership that meets all of the following requirements for the immediately preceding 12 months:
 - Is at least age 18 and mentally competent to enter into a legal contract when the domestic partnership began.

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- Is your sole domestic partner in a committed relationship and intends to remain so indefinitely.
- Has not had another domestic partner within the prior 12 months.
- Has not been a party to a divorce or annulment proceeding in at least 12 months.
- Is not related to you in a way that would prohibit a legal marriage.
- Is not legally married to anyone else, and any prior marriages have been dissolved through death, divorce or nullity.
- Shares a household with you that is the primary residence of both of you (although you may live apart for reasons of education, healthcare, work, or military service).
- Shares joint responsibility with you for each other's basic living expenses incurred during the domestic partnership.

Employees of Stryker Puerto Rico, Inc.

If you are an eligible full-time, active employee of Stryker Puerto Rico, Inc., you receive basic life and accidental death and dismemberment (AD&D) insurance coverage through Unum at no cost to you. You also have the opportunity to purchase additional life insurance coverage for yourself and your covered dependents, through Unum.

For detailed information about these benefits and the eligibility rules, refer to the Life and Accidental Death & Dismemberment Certificates of Insurance, available at the following links:

- For full-time employees:
<https://totalrewards.stryker.com/spd/2024-add-life-pr-ft-ees.pdf>
- For part-time employees:
<https://totalrewards.stryker.com/spd/2024-add-life-pr-pt-ees.pdf>

Coverage at a glance

Basic Life Insurance for you	<ul style="list-style-type: none"> ▪ Pays benefits to your beneficiary in the event of your death ▪ Coverage of one times your eligible annual earnings, up to \$500,000 ▪ Provided automatically at no cost to you
Basic AD&D Insurance for you	<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 eligible annual earnings, up to \$500,000 ▪ Provided automatically at no cost to you
Supplemental Life Insurance for you	<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 \$1,500,000: <ul style="list-style-type: none"> ▫ 1 × your eligible annual earnings ▫ 2 × your eligible annual earnings ▫ 3 × your eligible annual earnings ▫ 4 × your eligible annual earnings ▫ 5 × your eligible annual earnings ▪ Evidence of Insurability may be required
Dependent Life for your spouse/domestic partner	<ul style="list-style-type: none"> ▪ Pays benefits to you in the event of your spouse/domestic partner's death ▪ You may purchase coverage for your spouse/domestic partner in increments of \$10,000, up to \$100,000 ▪ Evidence of Insurability may be required
Dependent Life for your child(ren)	<ul style="list-style-type: none"> ▪ Pays benefits to your dependent child(ren)'s beneficiary(ies) in the event of their death ▪ You may purchase coverage for your dependent child(ren) equal to \$10,000.