

# Disability Coverage

Stryker provides short-term disability (STD) and long-term disability (LTD) coverage through The Hartford. Disability coverage offers you income protection in case a non-work-related sickness or injury, or pregnancy, leaves you unable to work.

This section of the Stryker Benefits Summary provides an overview of your short-term and long-term disability benefits.

For more information about the STD plan, refer to the applicable benefits booklet shown next. These files are available at [www.stryker.com/spd/pdf](http://www.stryker.com/spd/pdf) under their respective file names.

- Exempt employees should refer to the Stryker Corporation STD Booklet for Exempt Employees 4 1 2011.pdf.
- Non-exempt employees should refer to the Stryker Corporation STD Booklet for Non-Exempt Employees 4 1 2011.pdf.
- Non-exempt Endoscopy Division employees should refer to the Stryker Corporation STD Booklet for Non-Exempt Endoscopy Employees 4 1 2011.pdf

For more information on the LTD plan, all eligible employees should refer to the LTD Certificate of Insurance available at [www.stryker.com/spd/pdf](http://www.stryker.com/spd/pdf)-Stryker LTD SPD 05\_16\_2012.pdf.

Together, this section of the Stryker Benefits Summary and the STD booklets and LTD Certificate of Insurance issued by Hartford Life constitute the Summary Plan Description for these plans.

## STD Benefits and Employment Status

Your STD benefits are based on whether you are an exempt or non-exempt employee. Generally, you are considered:

- Exempt if you are not eligible for and do not receive overtime pay
- Non-exempt if you are entitled to receive overtime pay

## Coverage at a Glance

### STD Coverage

<b>Eligibility</b>	<ul style="list-style-type: none"> <li>▪ Active full-time employees scheduled to work 40 hours per week</li> <li>▪ Active part-time employees scheduled to work 20 hours per week</li> </ul>
<b>Cost for Coverage</b>	<ul style="list-style-type: none"> <li>▪ Stryker pays the full cost of your STD coverage. You do not contribute toward the cost of STD coverage</li> </ul>
<b>Enrollment When Coverage Ends</b>	<ul style="list-style-type: none"> <li>▪ Eligible employees are automatically enrolled for STD coverage as of their date of hire</li> <li>▪ Generally, coverage under the STD plan ends on the earliest of the following:               <ul style="list-style-type: none"> <li>▫ The date you leave Stryker</li> <li>▫ The date you're no longer actively employed</li> <li>▫ The date the plan is terminated</li> </ul> </li> </ul>
<b>Weekly Benefit</b>	<ul style="list-style-type: none"> <li>▪ Exempt employees: Weekly benefit equal to 100% of weekly earnings</li> <li>▪ Non-exempt employees: Weekly benefit equal to 60% of weekly earnings (if you are a non-exempt Endoscopy employee, refer to your booklet for benefit details)</li> <li>▪ Benefits are reduced by the amount of any other income benefits, such as state disability or workers' compensation</li> </ul>
<b>When Benefits are Payable</b>	<ul style="list-style-type: none"> <li>▪ Benefits are payable beginning on the:               <ul style="list-style-type: none"> <li>▫ Eighth day of your total disability due to sickness</li> <li>▫ First day of total disability due to an accident, outpatient surgery, or a hospital stay</li> </ul> </li> </ul>
<b>How Long Benefits Last</b>	<ul style="list-style-type: none"> <li>▪ Generally, benefits are payable for up to:               <ul style="list-style-type: none"> <li>▫ 173 days if disability is due to sickness</li> <li>▫ 180 days if disability is due to an accident</li> </ul> </li> </ul>

## LTD Coverage

<b>Eligibility</b>	<ul style="list-style-type: none"> <li>▪ Active full-time employees scheduled to work 40 hours per week</li> </ul>
<b>Cost for Coverage</b>	<ul style="list-style-type: none"> <li>▪ Stryker pays the full cost of your LTD coverage. You do not contribute toward the cost of LTD coverage</li> </ul>
<b>Enrollment</b>	<ul style="list-style-type: none"> <li>▪ Eligible employees are automatically enrolled for LTD coverage as of their date of hire</li> </ul>
<b>When Coverage Ends</b>	<ul style="list-style-type: none"> <li>▪ Generally, coverage under the LTD plan ends on the earliest of the following:                             <ul style="list-style-type: none"> <li>▫ The date you leave Stryker</li> <li>▫ The date you're no longer actively employed (including temporary layoff or leave of absence) or become otherwise ineligible</li> <li>▫ The date the plan is terminated</li> </ul> </li> </ul>
<b>Monthly Benefit</b>	<ul style="list-style-type: none"> <li>▪ Disability income equal to 60% of your monthly pre-disability earnings, up to \$15,000 a month</li> <li>▪ Benefits are reduced by the amount of any other income benefits, such as worker's compensation, no fault disability insurance, Social Security disability, veteran's benefits, and state disability</li> </ul>
<b>When Benefits are Payable</b>	<ul style="list-style-type: none"> <li>▪ Benefits are payable beginning on the 181<sup>st</sup> day of your total disability, provided you are under the regular care of a physician</li> </ul>
<b>How Long Benefits Last</b>	<ul style="list-style-type: none"> <li>▪ Generally, benefits are payable up to the earlier of the date:                             <ul style="list-style-type: none"> <li>▫ You are no longer totally disabled as defined by the plan</li> <li>▫ Your current pay exceeds 80% of your indexed pre-disability earnings</li> <li>▫ You reach your normal retirement age (rules vary if you are age 64 or older when you become totally disabled)</li> <li>▫ You die</li> </ul> </li> </ul>