

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, 2024.

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 <https://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

About this summary	1	How to obtain prescription drug benefits	98
Healthcare benefits.....	3	Medical and Rx claims procedures	101
Participating in healthcare benefits	5	Medical and Rx benefits	101
.....	5	Submitting medical or Rx benefit claims	103
Eligibility	5	How to appeal a claim decision	106
Enrollment	8	106
Making changes	9	Vision benefits	113
Your cost for healthcare benefits	15	How vision benefits work	113
Non-grandfathered status	16	Expenses not covered	115
When coverage begins	17	How to obtain vision benefits	115
When coverage ends	17	115
COBRA: continuing healthcare coverage	18	Time frames for processing out-of-network claims	116
Continuing healthcare coverage upon military leave	21	Time frames for responding to appealed claims	116
If you have other coverage	22	Member grievance procedure	116
Other important information	27	116
Medical benefits	29	How to reach EyeMed	116
Stryker's medical options	29	Dental benefits	117
How the UnitedHealthcare plans work	30	How dental benefits work	117
Eligible expenses	32	Schedule of benefits	118
Your deductible	36	Expenses not covered	120
Your share in the cost of covered services	37	How to obtain dental benefits	120
Your out-of-pocket maximum	37	120
Your medical benefits	39	How payment is made	121
Benefit maximums	41	Claims determinations	121
Emergency room care	41	How to reach Delta Dental	123
Special services and procedures	41	Dental plan definitions	123
.....	41	Location-based provisions	125
Clinical programs and resources	45	Alabama	125
Covered medical expenses	50	California	129
Expenses not covered	77	Hawaii	134
How to obtain medical benefits	82	Medical Benefits Abroad	138
.....	82	International Plan	138
Medical plan definitions	82	Flexible spending accounts	145
Prescription drug benefits	93	How FSAs work	145
How prescription drug benefits work	93	Healthcare Flexible Spending Account (HCFSA)	150
Expenses not covered under all UHC Plans	96	Day Care (child and adult) Flexible Spending Account (DCFSa)	156

Health Savings Account	161	Contributions to the Plan	200
How HSAs work	163	Vesting	204
Life and AD&D insurance coverage	171	Plan investments	205
Coverage at a glance	172	Distributions from the Plan ..	206
Disability coverage	173	Tax consequences of Roth	
Coverage at a glance	174	distributions	210
401(k) Retirement Plan	177	Loans and withdrawals	211
401(k) Plan (Non-Sales Rep		Other important Plan	
Employees)	179	information	214
Overview of the Plan	179	Your rights as a participant ..	215
Contacting Vanguard	179	Additional information	216
Eligibility	180	Special provisions applicable to	
Contributions to the Plan	180	eTrauma participants	217
Vesting	184	Special provision applicable to	
Plan investments	186	PlasmaSol participants	217
Distributions from the Plan ..	187	Special provision applicable to	
Tax consequences of Roth		Porex Surgical, Inc.	
distributions	190	participants	218
Loans and withdrawals	190	Special provision applicable to	
Other important Plan		Boston Scientific Corporation	
information	193	participants	218
Your rights as a participant ..	194	Special Provision applicable to	
Additional information	195	Gaymar Industries, Inc.	
Special provisions applicable to		participants	218
eTrauma participants	196	Special provisions applicable to	
Special provision applicable to		divested Biotech participants	
PlasmaSol participants	197	218
Special provision applicable to		Acquisitions after	
Porex Surgical, Inc.		September 30, 2012	218
participants	197	Additional benefits	219
Special provision applicable to		Adoption Assistance Plan	219
Boston Scientific Corporation		Mental health and Employee	
participants	197	Assistance Program (EAP)	220
Special Provision applicable to		Strive for Wellbeing program	221
Gaymar Industries, Inc.		Your rights and responsibilities	223
participants	197	The Family and Medical Leave	
Special provisions applicable to		Act	224
divested Biotech participants		Qualified medical child support	
.....	197	orders	224
Acquisitions after		Patient protection notices	225
September 30, 2012	197	Time limits for claims filings	225
401(k) Plan (Sales Reps)	199	Subrogation and	
Overview of the Plan	199	reimbursement	225
Contacting Vanguard	199	Assignment of benefits	229
Eligibility	200	Other information	230

Stryker benefits summary

Your rights under ERISA 232
Contacts235