

# About this Summary

This Benefits Summary describes the main features of the Stryker Healthcare Benefits, Flexible Spending Accounts, Health Savings Account, Life Insurance and Disability Benefits, 401(k) Savings and Retirement Plan and Additional Benefits in non-technical language. These descriptions are part of the formal plan documents that govern plan operation; however, to the extent that the separate plan documents contain additional terms and conditions governing the plans' operation, the provisions in the plan document will govern.

The following benefits are described in this Benefits Summary:

- Healthcare Benefits
  - Medical Benefits
  - Prescription Drug Benefits
  - Dental Benefits
  - Vision Benefits
  - Location-Based Provisions (supplemental information about location-specific benefits)
- Flexible Spending Accounts
- Health Savings Account
- Life and AD&D Insurance
- Disability Benefits
- 401(k) Savings and Retirement Plan
- Additional Benefits
  - Adoption Assistance Plan
  - Employee Assistance Program

**Important Note:** For the healthcare and welfare benefits, the applicable sections of this Benefits Summary and applicable vendor contracts or certificates of coverage together constitute the summary plan description (SPD) for that benefit. The 401(k) Savings and Retirement Plan that applies to you is described in its entirety (including administrative details governing the plan) within the *401(k) Retirement Plan* section, with the appropriate section constituting the SPD for that plan.

## For More Information

Administrative details and procedures for the healthcare and welfare benefits can be found in the *Your Rights and Responsibilities* section. (See the *401(k) Retirement Plan* section for administrative information for those plans.)

If you have questions about the information in this Benefits Summary, you can also contact your Benefits representative.

### An Important Note!

Stryker Corporation, as the plan administrator and plan sponsor, has the sole discretion to interpret the plan documents and the information set out in this summary. Except to the extent that the plan administrator has delegated such authority, no other person has the authority to interpret the plans or to make any representations about them. For example, the plan administrator may delegate to the claims administrator the authority to process benefit claims and administer the appeal procedure with respect to denied benefit claims. Further, any fully insured benefits are provided pursuant to an insurance policy and the insurer has the ultimate discretion and authority to determine all questions of eligibility for participation and for the payment of benefits, to determine the amount and manner of the payment of benefits and to otherwise construe and interpret the terms of the policy. The insurer is the exclusive source of payment for a fully insured benefit.

The information in this Benefits Summary has been prepared as accurately as possible. The information for all plans reflects provisions in effect as of January 1, 2020, unless noted otherwise.

All determinations and decisions of the plan administrator are final and conclusive for all parties. These determinations and decisions will not be overturned unless it is determined that they are arbitrary and capricious.

If there is any conflict between the information in this Benefits Summary and the official plan documents, the plan documents will always govern. In no event may any representations by any person change the terms of the plans.

No lawsuit to recover benefits and/or premiums under the plan may be brought more than one year after the final denial issue date of the claim under the plan's appeal procedures.

General information about other Stryker-sponsored benefits is also included for your reference.

Stryker reserves the right to terminate any plan or make changes to any plan at any time, for any reason. Your participation in these plans is not a contract of employment.

### Updated Information

As of January 1, 2020, this Benefits Summary replaces all earlier descriptions of Stryker Healthcare Benefits, Flexible Spending Accounts, Life Insurance and Disability Benefits, 401(k) Savings and Retirement Plan and Additional Benefits.

### If You Have Questions

If you have any questions about this Benefits Summary or any provision of the benefits provided by Stryker, see the *Contacts* section for phone numbers and web addresses, or contact your Benefits representative.

### If You Need Help Understanding this Summary

This Benefits Summary contains a summary of your rights and benefits under the plans described in it. If you have difficulty understanding any part of this Summary, contact your Benefits representative.