

Healthcare Benefits

This *Healthcare Benefits* section describes Stryker's healthcare benefits and includes the following information:

- Participating in Healthcare Benefits
- Medical Benefits
- Prescription Drug Benefits
- Vision Benefits
- Medical and Rx Claims Procedures
- Dental Benefits
- Location-Based Provisions

Because of the amount of claims and appeal information that is required in SPDs, this Benefits Summary includes a separate section on *Medical and Rx Claims Procedures*. Claims filing information for dental and vision benefits, however, are explained within the *Dental Benefits* and *Vision Benefits* sections, respectively.

