

# Life and AD&D Insurance Coverage

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

This section of the Stryker Benefits Summary provides an overview of your life and accident benefits. For more detailed information about these benefits, refer to the Life and Accident Certificate of Insurance, available at the following links:

- For full-time employees: <http://totalrewards.stryker.com/spd/Stryker-1-1-2014-Life-ADD-Cert-as-of-12-20-2013.pdf>
- For part-time employees: <http://totalrewards.stryker.com/spd/Stryker-Hartford-Life-Insurance-Part-time-Employees.pdf>

Together, this section of the Stryker Benefits Summary and the Certificate of Insurance issued by Hartford Life constitute the Summary Plan Description for this plan.

## Important

Certain plan provisions may vary depending on your state of residence. For details, refer to the Certificate of Insurance, available for full-time employees at: <http://totalrewards.stryker.com/spd/Stryker-1-1-2014-Life-ADD-Cert-as-of-12-20-2013.pdf> and for part-time employees at: <http://totalrewards.stryker.com/spd/Stryker-Hartford-Life-Insurance-Part-time-Employees.pdf>.

## Coverage at a Glance

<b>Basic Life Insurance for you</b>	<ul style="list-style-type: none"> <li>▪ Pays benefits to your beneficiary in the event of your death</li> <li>▪ Coverage of one times your basic earnings, up to \$425,000</li> <li>▪ Provided automatically at no cost to you</li> </ul>
<b>Basic AD&amp;D Insurance for you</b>	<ul style="list-style-type: none"> <li>▪ 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</li> <li>▪ Coverage of one times your basic earnings, up to \$425,000</li> <li>▪ Provided automatically at no cost to you</li> </ul>
<b>Supplemental Life Insurance for you</b>	<ul style="list-style-type: none"> <li>▪ Pays benefits to your beneficiary in the event of your death</li> <li>▪ You may purchase additional coverage for yourself in any of the following amounts, up to \$1,000,000:               <ul style="list-style-type: none"> <li>▫ <math>\frac{1}{2} \times</math> your basic earnings</li> <li>▫ <math>1 \times</math> your basic earnings</li> <li>▫ <math>2 \times</math> your basic earnings</li> <li>▫ <math>3 \times</math> your basic earnings</li> <li>▫ <math>4 \times</math> your basic earnings</li> <li>▫ <math>5 \times</math> your basic earnings</li> </ul> </li> <li>▪ Evidence of Good Health may be required</li> </ul>
<b>Dependent Life for your spouse</b>	<ul style="list-style-type: none"> <li>▪ Pays benefits to your spouse's beneficiary in the event of his or her death</li> <li>▪ You may purchase coverage for your spouse equal to \$10,000</li> <li>▪ Evidence of Good Health may be required</li> </ul>
<b>Dependent Life for your child(ren)</b>	<ul style="list-style-type: none"> <li>▪ Pays benefits to your dependent child(ren)'s beneficiar(ies) in the event of their death</li> <li>▪ You may purchase coverage for your dependent child(ren) equal to \$10,000, with benefits reduced for child(ren) under six months of age</li> </ul>

