

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 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 as shown here:

- The benefits booklet for exempt employees, available at <http://totalrewards.stryker.com/spd/Stryker-STD-Exempt-Booklet-01012018.pdf>.
- The benefits booklet for non-exempt employees, available at <http://totalrewards.stryker.com/spd/Stryker-STD-Non-Exempt-Booklet-01012018.pdf>.

For more information on the LTD plan, all eligible employees should refer to the LTD Certificate of Insurance, available at <http://totalrewards.stryker.com/spd/Stryker-LTD-AFTA-EEs.pdf>.

For more information on the LTD plan for corporate pilots, refer to the LTD Certificate of Insurance, available at <http://totalrewards.stryker.com/spd/Stryker-LTD-Corporate-Pilots.pdf>.

Together, this section of the Stryker Benefits Summary and the STD booklets and LTD Certificate of Insurance issued by The Hartford 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

Procedures for LTD Claims Filed On or After April 1, 2018

Effective April 1, 2018, The Hartford Life and Insurance Company has updated their disability claims procedures to comply with recent regulatory changes. Details about the claims and appeals process that applies to claims filed on or after April 1, 2018, are available at <http://totalrewards.stryker.com/spd/New-HG-Claims-Procedures.pdf>.

Employees of Stryker Puerto Rico, Inc.

For information on the LTD plan for eligible employees of Stryker Puerto Rico, Inc., refer to the LTD Certificate of Insurance, available at <http://totalrewards.stryker.com/spd/Stryker-PR-LTD-Certificate-Booklet.pdf>.

Coverage at a Glance

STD Coverage

Eligibility	<ul style="list-style-type: none"> ▪ Active full-time employees scheduled to work 40 hours per week ▪ Active part-time employees scheduled to work 20 hours per week
Cost for Coverage	<ul style="list-style-type: none"> ▪ Stryker pays the full cost of your STD coverage. You do not contribute toward the cost of STD coverage
Enrollment	<ul style="list-style-type: none"> ▪ Eligible employees are automatically enrolled for STD coverage as of their date of hire
When Coverage Ends	<ul style="list-style-type: none"> ▪ Generally, coverage under the STD plan ends on the earliest of the following: <ul style="list-style-type: none"> ▫ The date you leave Stryker ▫ The date you're no longer actively employed ▫ The date the plan is terminated
Weekly Benefit	<ul style="list-style-type: none"> ▪ Exempt employees: Weekly benefit equal to 100% of weekly earnings ▪ Non-exempt employees: Weekly benefit equal to 60% to 100% of weekly earnings (if you are a non-exempt): <ul style="list-style-type: none"> ▫ For the first 56 days of disability: 100% of your pre-disability earnings ▫ For days 57 to 180: 60% of your pre-disability earnings ▪ Benefits are reduced by the amount of any other income benefits, such as state disability or workers' compensation
When Benefits are Payable	<ul style="list-style-type: none"> ▪ Benefits are payable beginning on the: <ul style="list-style-type: none"> ▫ Eighth day of your total disability due to sickness ▫ First day of total disability due to an accident, outpatient surgery, or a hospital stay
How Long Benefits Last	<ul style="list-style-type: none"> ▪ Generally, benefits are payable for up to: <ul style="list-style-type: none"> ▫ 173 days if disability is due to sickness ▫ 180 days if disability is due to an accident

LTD Coverage

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