

## Disability coverage



Stryker provides short-term disability (STD) and long-term disability (LTD) coverage through Unum. Disability coverage offers you income protection in case a sickness, 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 benefits booklet for exempt and non-exempt employees, available at <https://totalrewards.stryker.com/spd/unum-us-short-term-disability.pdf>.
- For more information on the LTD plan, all eligible employees should refer to the LTD Certificate of Insurance, available at <https://totalrewards.stryker.com/spd/unum-us-long-term-disability.pdf>.

Together, this section of the Stryker benefits summary and the STD booklets and LTD Certificate of Insurance issued by Unum constitute the Summary Plan Description for these plans.

[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:

- For part-time employees: <https://totalrewards.stryker.com/spd/2024-ltd-pr-pt-ees.pdf>
- For full-time employees: <https://totalrewards.stryker.com/spd/2024-ltd-pr-ft-ees.pdf>.

### 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

## Disability coverage

### Coverage at a glance

#### STD coverage

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

**LTD coverage**

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