

Interactive Enrollment Guide

Total Rewards at **Stryker**



We've designed our benefits to give you choices — **Start Here**

Annual Enrollment for your 2016 benefits starts on November 2, 2015, and ends at 11:59 p.m. Central time on November 13, 2015.

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- > Use the links to navigate the guide like a web page.
- > Read the pages like a printed document.

Side Navigation:

These navigation links appear on every page. Click on these links to jump to another section at any time. Some sections will expand to show further detailed pages. These can also be clicked on to navigate to that specific page.

Top Navigation:

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Header Navigation:

Click on "**Home**" at any time to return to the home page.

Click on "**Search**" to find what you need.

Click on "**Contacts**" for information on how to contact your benefits providers.

Click on "**Print**" to open print dialog box.

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About This Guide

People is one of Stryker's four core values. Offering you and your family access to comprehensive, high-quality benefits and rewarding your contributions to our success are two ways we bring this value to life.

We've designed our healthcare benefits to give you choices—so you can pick the benefits that are best for you and your family. You'll need to enroll for pre-tax benefits within 30 days of the date you first become eligible or during Annual Enrollment each year. You cannot make changes to your benefit choices outside of Annual Enrollment unless you experience a [qualifying life event](#), such as marriage, divorce or birth/adoption of a child.

In this interactive guide, you'll find information about:

- > The healthcare plans available to you in 2016 (with coverage effective from January 1 through December 31).
- > Details about Stryker's [new HSA Plans](#): the Basic HSA Plan and the Premium HSA Plan.
- > Resources and links to tools to help you determine your total medical costs for the year—helping you choose the plan that best fits your individual needs.
- > An introduction to our new [Benefits Enrollment Site](#).

Annual Enrollment for your 2016 benefits starts on November 2, 2015, and ends at 11:59 p.m. Central time on November 13, 2015.

Be sure to read this enrollment guide so you understand your options and can make informed benefit decisions for you and your eligible family members.

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What's Changing for 2016?

Overview *(page 1 of 2)*

- > We're proud to introduce a **new** and improved [Benefits Enrollment Site](#) for this year's Annual Enrollment. The new Benefits Enrollment Site offers a better user experience in many ways. Unlike past years, you won't have to be connected to the Stryker network to enroll, making enrolling from home easier! All you need is an internet connection and a compatible internet browser. The new Benefits Enrollment Site will be available beginning the first day of Annual Enrollment, November 2, 2015.
- > Two **new** medical plan options: the Basic HSA Plan and the Premium HSA Plan. These **new** plans—each including a triple tax-advantaged health savings account—provide great value for you and for Stryker, and give you more control over how you spend and save your healthcare dollars. The plans are being offered in addition to the current UHC medical plan options. See the [NEW: HSA Plans](#) section to learn more.
- > All UHC plan options will be offered in Alabama, along with the Blue Cross Blue Shield of Alabama plan.
- > Increase in supplemental life insurance guaranteed issue amount—from \$275,000 to \$500,000.
 - If you are currently enrolled in a guaranteed issue amount that is less than \$500,000 (or a “Supplemental Life Flat amount” in My Stryker Info), you will automatically default to the next highest level of coverage (for which you are eligible based on your salary) in the new Benefits Enrollment Site. This change may result in an increase to your supplemental life insurance deduction. You can change your elections during Annual Enrollment if you wish to do so. You can also review your current coverage level and rates in the new Benefits Enrollment Site during Annual Enrollment.

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- > Changes to dependent life insurance coverage:
 - **New** child life insurance age limit: an increase from 19 years of age (or 25 if a full-time student) to the end of the month that the child turns 26 (regardless of student status).
 - Elimination of evidence of insurability (EOI) requirement for spouse/declared domestic partner life insurance coverage. You may now purchase life insurance coverage of \$10,000 for your spouse/declared domestic partner with no medical inquiries.
- > Increase to the Healthcare Flexible Spending Account (HCFSA) annual contribution limit from \$2,500 to \$2,550.
- > Employee contribution amounts. Monthly, full-time employee contribution amounts for 2016 can be found in the "[Learn About Your Options](#)" section.

Have you Registered for Stryker Strive Yet?

Our new and improved wellbeing program, Stryker Strive, launched on July 1. Get started now by visiting strive.stryker.com. Our new program features:

- > Enhanced rewards focused on your personal wellbeing journey.
- > New, fun and engaging activities throughout the year.
- > Inspirational coaching program with paths for everyone.

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Stryker HSA Plans: Worth a Double Take!

The **Basic HSA Plan** and **Premium HSA Plan** each have three key features ([page 1 of 3](#)):

1. Lower employee contributions and higher deductibles and out-of-pocket maximums than the PPO Plans

- > The HSA Plans feature lower employee contributions than Stryker's current Plans, allowing you to keep more of each paycheck. And, while the annual deductible and out-of-pocket maximum are higher, you can put the money you save into your health savings account (HSA) tax-free to help meet that deductible by covering your out-of-pocket healthcare costs. Or, you can pay for healthcare out of your own pocket now, and let your HSA grow for health expenses in retirement.



2. Tax-free health savings account, with a contribution from Stryker

- > You can use an HSA to pay for eligible healthcare expenses—including deductibles and coinsurance—with tax-free dollars, now or in the future. As an added benefit, after your account is open, Stryker will start you off with a contribution to help you cover eligible healthcare costs in 2016. (If you enroll during Annual Enrollment, the full amount of the Stryker contribution to your HSA will be available to you shortly after you receive your first paycheck in 2016.) The money in your HSA is yours to keep and can be rolled over from year to year; there is no “use it or lose it” rule for the HSA.

Note that while eligible HSA contributions and withdrawals are tax-free at the federal level, they are not exempt from state tax in some states (currently Alabama, California and New Jersey). If you live in one of these states, you can still contribute to an HSA and receive the federal tax benefits. For more information, visit www.irs.gov or your state's Department of Revenue, or consult your financial/tax advisor.

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The **Basic HSA Plan** and **Premium HSA Plan** each have three key features *(page 2 of 3)*:

3. Free in-network preventive care

- > Eligible preventive care is fully covered—so just like in the traditional PPO plans, you pay nothing as long as you use in-network providers. Preventive care includes annual physicals, well-child checkups, immunizations, flu shots, well-woman exams, mammograms and other cancer screenings, as well as certain ACA preventive medications.
 - In addition to the ACA preventive medications that are covered at no cost, Stryker will be covering certain Core preventive medications before the deductible is met and with only the appropriate coinsurance applied until your out-of-pocket maximum is reached.

The HSA Plans encourage you to choose a healthy lifestyle, and buy healthcare wisely when you need it.

To learn more about the HSA Plans:

- > Visit the Learn About Your Options section of this guide to find the deductible, coinsurance, employee contributions and more.
- > Watch the video that launched the plans in May 2015.
- > Watch a video from UHC about prescription drugs in the HSA Plans.
- > Visit the Stryker Total Rewards Site and select the “Your HSA Plans” tile—your resource for all your HSA Plans information.

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The **Basic HSA Plan** and **Premium HSA Plan** each have three key features *(page 3 of 3)*:

Or, click on one of these specific HSA topics to learn more:

- > [Is the HSA Plan Right For You?](#)
- > [Eligibility for the Stryker HSA Plans, and Eligible Expenses](#)
- > [Funding and Accessing Your Health Savings Account](#)
 - [Paying for Healthcare with Your Health Savings Account](#)
 - [What to Do When You Visit the Doctor](#)
 - [What to Do When You Need a Prescription](#)
 - [HSA Eligible Expenses: A complete list of IRS qualified HSA expenses](#)
- > [HSA Plans: Tax Facts You Need to Know](#)

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Your Health Savings Account (HSA)

Eligibility to Contribute

You are eligible to open a health savings account (HSA) if:

- You enroll in either the Basic HSA Plan or Premium HSA Plan,
- You have no other health coverage, such as a traditional PPO or HMO plan—except what is considered “permitted HSA-compliant coverage” by the IRS
- You are not enrolled in Medicare, TRICARE or TRICARE for Life,
- You are not claimed as a dependent on someone else’s tax return, and
- You are not covered by a Healthcare Flexible Spending Account (HCFSAs).

“Whose Expenses Can I Pay With my HSA?”

Your HSA can be used to pay for eligible healthcare expenses incurred by you, your spouse, tax dependent or qualifying child/relative ([click here](#) for eligibility details). However, as the account holder it is your responsibility to:

- > Make sure the expenses qualify as eligible healthcare expenses, and
- > Save your receipts, in the event you need to prove they were eligible expenses.

Any funds you withdraw for non-qualified medical expenses will be taxed at your income tax rate plus a 20% tax penalty, if you are under age 65. See [IRS Publication 502](#) for details.

Once you reach age 65, your HSA funds can be withdrawn for any purpose and are only subject to ordinary income tax. (However, you can avoid any tax by continuing to use the funds for [qualified medical expenses](#).) Also beginning at age 65, you can use your HSA to pay for retiree health benefit premiums and premiums for most Medicare programs.*

* Excludes Medicare supplemental insurance or “Medigap” policies.

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Funding and Accessing Your HSA *(page 1 of 2)*

If you enroll in either the Basic HSA Plan or the Premium HSA Plan, a health savings account will be set up in your name with Optum BankSM. This account allows you to pay for eligible healthcare expenses with tax-free dollars.

Stryker contributes on your behalf

Once the account is open, Stryker will contribute to your HSA in 2016 whether or not you contribute your own money. If you enroll during Annual Enrollment, the full amount of the Stryker contribution to your HSA will be available to you shortly after you receive your first paycheck in 2016. The amount Stryker contributes will vary based on the HSA Plan option and coverage tier you choose at Annual Enrollment.

You can contribute, too

You can contribute money to your account through automatic, before-tax payroll deductions.

There are limits on how much you and Stryker, together, can contribute to your account.

The IRS limits for 2016 are:

- > \$3,350 annually for individual coverage.
- > \$6,750 annually if you cover dependents.
- > An additional \$1,000 per year as a catch-up contribution, if you are age 55 or older.

Note: *If you are not enrolled in HSA-compatible coverage for the entire calendar year, there are additional limitations to how much you can contribute. For more information, visit www.irs.gov.*

Grow Your Savings: HSA Investment Options

With the HSA you have the option to potentially grow your savings for future healthcare costs by investing some of your money in mutual funds. Once you reach a balance of \$2,000 (called the “investment threshold”) you can choose to invest a portion of your savings. To learn more, visit the [Optum Bank website](#).

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Funding and Accessing Your HSA *(page 2 of 2)*

Pay for qualified expenses from your account

Once the money is in your account, there are three ways you can access it:

- > With a convenient HSA debit card (fees will apply for ATM withdrawals);
- > Using free online bill-pay; or
- > With Optum Bank checks (fees will apply).

HSA funds must be in your account before they will be available to pay for (or reimburse yourself for) an eligible healthcare service or prescription.

When it is time to pay for your healthcare services, [follow these guidelines](#).

You can use your HSA to cover eligible healthcare expenses for you and your spouse, tax dependent or qualifying child/relative. Eligible expenses include: your annual deductible, coinsurance, office visits, prescription drugs, dental and vision care, and more! View the [IRS Publication 502](#) for a complete list of qualified healthcare expenses.

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Learn About Your Options

Stryker encourages you to make smart, informed healthcare decisions for you and your eligible family members. One size does not fit all; that's why we're giving you the resources you need to make confident choices during Annual Enrollment. Finding the right medical plan for you and your family may mean taking some extra time to compare your options, but it's time well spent because your healthcare savings could be worth a double take!

Click through this interactive guide one page at a time to learn about all your benefit choices for 2016, or use the navigation bar on the left to go directly to that plan's page.

Medical Plan Options

The UnitedHealthcare (UHC) medical plan options are available to employees in most Stryker locations. If UHC is not available in your area, and/or if you live in Alabama, California or Hawaii, additional medical plan options and prescription drug plans are offered through our other medical carriers (e.g., Kaiser Permanente and Blue Cross Blue Shield of Alabama).

Explore this section to see each plan in detail.

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UHC Value PPO Plan and UHC Choice PPO Plan *(page 1 of 3)*

Under the UnitedHealthcare (UHC) Value PPO and Choice PPO plans, you can receive care from any licensed provider—though you will pay less when you receive care from UHC's in-network doctors, hospitals and healthcare facilities.

In the PPO Plans, your eligible in-network preventive care is covered at 100%—you pay nothing. For non-preventive in-network office visits, you will pay a copay. Once you meet your deductible, you'll pay a percentage of the cost of care—known as coinsurance—until you reach the annual out-of-pocket maximum.

Before you elect a PPO plan, be sure to estimate your 2016 healthcare costs using the [Medical Expense Estimator](#). Doing so may help you avoid surprises about your true healthcare costs. For more information on the Medical Expense Estimator, including how to review your 2015 healthcare claims, see the [Compare Your 2016 Medical Plan Options](#) section.

Before you enroll in the UHC Value or Choice PPO Plan, ask yourself:

- > Are you willing to potentially pay higher contributions from each paycheck in exchange for a lower deductible and out-of-pocket maximum?
- > If your healthcare use during the year turns out to be low (or lower than expected), are you okay with paying more for coverage you did not use?
- > Do you realize that there is no health savings account (HSA)—and no HSA contribution from Stryker—with this type of plan?

[Click here](#) to view the UHC Plans highlights and employee contribution rates.

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UHC Value PPO Plan and UHC Choice PPO Plan *(page 2 of 3)*

- > Would you prefer to contribute to a Healthcare Flexible Spending Account (HCFSA) to help pay for medical, dental or vision expenses?
 - You can contribute up to \$2,550 pre-tax into a HCFSA for 2016, but you **cannot** also contribute to an HSA.
 - Remember, too, that you will forfeit any HCFSA funds you don't use in a given year.

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Prescription Drug Coverage in the UHC PPO Plans

Under the Affordable Care Act (ACA), some preventive medications are covered at 100% with no deductible requirement in all of Stryker's medical plans. These include certain female contraceptives, nicotine replacement products and medications to help you quit smoking. [Click here](#) to view the ACA Preventive Drug List.

In the UHC Value or UHC Choice plans, you pay a copay for eligible prescription medications not included in the ACA Preventive Drug List. The copay amount is based on the drug you choose. You pay the lowest copay for Tier 1 prescription drugs.

Copayments				
	Tier 1	Tier 2	Tier 3	Drug Formulary Required?
Retail — 31-Day Supply	\$10	\$25	\$50	Yes
Mail Order — 90-Day Supply	\$25	\$62.50	\$125	Yes

Note: *If using an out-of-network pharmacy, out-of-network deductible, coinsurance and out-of-pocket maximum provisions will apply.*

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NEW: Basic HSA Plan and Premium HSA Plan *(page 1 of 3)*

Stryker is pleased to offer two new UHC health plans for your 2016 Annual Enrollment—the Basic HSA Plan and the Premium HSA Plan. These plans offer a tax-advantaged health savings account (HSA) to help you better manage your healthcare dollars, and Stryker will make a contribution to your HSA in 2016 to help pay for eligible expenses.

In the HSA Plans, your eligible in-network preventive care is covered at 100%—you pay nothing. For non-preventive office visits and prescription drugs, you pay the full cost of care until you meet your deductible. There are no copays in the HSA Plans. Once the deductible is met, you'll pay a percentage of the cost of care—known as coinsurance—until you reach the annual out-of-pocket maximum.

Before you elect one of the HSA Plans, be sure to estimate your 2016 healthcare costs using the [Medical Expense Estimator](#). Doing so may help you avoid surprises about your true healthcare costs. For more information on the Medical Expense Estimator, including how to review your 2015 healthcare claims, see the [Compare Your 2016 Medical Plan Options](#) section.



[Click here](#) to view the UHC Plans highlights and employee contribution rates.

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NEW: Basic HSA Plan and Premium HSA Plan *(page 2 of 3)*

An HSA Plan might be right for you if you:

- > Want to save money for healthcare expenses to use now or in the future—even into retirement. The balance in your HSA rolls over from year to year.
- > Plan to use your HSA dollars to help offset the higher deductible in the Basic HSA and Premium HSA Plans.
- > Want to receive a contribution to your HSA from Stryker.
- > Know that the money you contribute to an HSA reduces your taxable income for the year; in 2016 you can contribute up to \$3,350 if covered as an individual or \$6,750 per family on a pre-tax basis.

We strongly encourage you to [explore the HSA Plan options](#)—we believe they are the right choice for many Stryker employees.

Did You Know?

When we looked at our actual 2014 UnitedHealthcare claims data, we found that the majority of Stryker employees would have saved money by participating in one of the HSA Plans and actively participating in the HSA, had they been available last year.

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Prescription Drug Coverage in the HSA Plans

In the HSA Plans, there are no copays for prescription drugs. Instead, you pay 100% of the costs for non-preventive prescription drugs, until you meet the HSA Plan's deductible.

In addition to the ACA medications that are covered at no cost, Stryker will be covering certain Core preventive medications before the deductible is met and with only the appropriate coinsurance applied, until you reach your out-of-pocket maximum. This provides a valuable benefit, as it means these drugs will be covered immediately and you will only be responsible for the coinsurance. The coinsurance you pay will also apply toward your out-of-pocket maximum requirements.

Smart Consumer Tip!

Find out how you can save on your prescriptions costs in either of the HSA Plans or the PPO/HMO Plans. Read [Tips to Save on Prescriptions](#).

Prescription Costs & Coinsurance

If your deductible has not been met

You pay the full cost of your prescription drugs until your medical plan deductible is met.

Note:

- Under the Affordable Care Act (ACA), **some preventive medications** are covered at 100% with no deductible requirement.
- In addition, Stryker will cover **certain Core Preventive Medications** before the deductible is met with only the appropriate coinsurance applied.
- You can use HSA dollars for these expenses.
- Prescription costs count toward meeting your medical plan deductible and out-of-pocket maximum.

If your deductible has been met

Once you meet your deductible, you pay coinsurance for your prescription drugs (until your out-of-pocket maximum has been reached).

In the HSA Plans, the following coinsurance applies:

	Tier 1, 2, and 3		Drug Formulary Required?
	Basic	Premium	
Retail — 30-Day Supply	30%	20%	Yes
Mail Order — 90-Day Supply			

Note: If using an out-of-network pharmacy, out-of-network deductible, coinsurance and out-of-pocket maximum provisions will apply.

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UHC PPO Plans and HSA Plans: At a Glance *(page 1 of 2)*

In-Network Benefit*	UHC Choice PPO	UHC Value PPO	UHC Premium HSA	UHC Basic HSA
Plan Features				
Deductible				
Employee Only	\$350	\$750	\$1,500	\$2,500
Employee + 1	\$700	\$1,500	\$3,000	\$5,000
Family	\$1,050	\$2,250	\$3,000	\$5,000
Out-of-Pocket Maximum				
Employee Only	\$2,950	\$4,250	\$5,000	\$6,450
Employee + 1	\$5,900	\$8,500	\$10,000	\$12,900
Family	\$6,250	\$9,250	\$10,000	\$12,900
Preventive Care	\$0 Copay	\$0 Copay	0%	0%
Copay	PCP \$25 Specialist \$40 ER \$125	PCP \$25 Specialist \$40 ER \$125	N/A	N/A
Coinsurance	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%	Deductible, then 30%
Rx-Retail/Mail				
Tier 1	\$10 / \$25	\$10 / \$25	Deductible, then 20%	Deductible, then 30%
Tier 2	\$25 / \$62.50	\$25 / \$62.50		
Tier 3	\$50 / \$125	\$50 / \$125		
HSA Contribution from Stryker**				
Employee Only	N/A	N/A	\$500	\$250
Employee + 1			\$1,000	\$500
Family			\$1,000	\$500
Monthly Full-Time Employee Contributions (without Wellbeing Credit)				
Employee Only	\$127	\$110	\$102	\$60
Employee + Spouse/Declared Domestic Partner or Employee + Child	\$228	\$196	\$178	\$80
Employee + Children or Employee + Family (Employee + Spouse/Declared Domestic Partner + Child(ren))	\$357	\$309	\$283	\$110

*The information shown here assumes in-network care and services. Out-of-network costs can be found by visiting www.totalrewards.stryker.com or see your summary plan description.

**Direct temporary employees and interns are not eligible for Stryker's HSA funding but are eligible to elect and contribute their own funds to the account.

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UHC PPO Plans and HSA Plans: At a Glance *(page 2 of 2)*

Notes on UHC PPO Plans and HSA Plans: At a Glance Table

- For more detailed plan information and out-of-network costs, view your [2016 Benefits at a Glance](#).
- The 2016 Wellbeing Credit is \$50 per month if the Wellbeing Assessment was completed by the 2015 deadline. Full-time and regular part-time employees are eligible; direct temporary employees, interns and co-op employees are not eligible to participate in Stryker Strive (and are not eligible for the Wellbeing Credit).
- Full-time and regular part-time new hires on or after 8/1/15 who select medical coverage will automatically receive a Wellbeing Credit each pay period in 2016 (\$50 monthly).
- Completion of the Tobacco Use Affidavit is required if electing medical coverage. An additional \$50 monthly Tobacco Use Surcharge will be added if you or your covered spouse/declared domestic partner are tobacco users and have not completed the Nip It In the Butt program or other physician-directed program.
- In the HSA Plans, the total family deductible must be met before the plan covers any expenses. No one family member's expenses are capped at an individual deductible amount.

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Blue Cross Blue Shield of Alabama Plans *(page 1 of 4)*

Beginning in 2016, employees in Alabama will be eligible to choose between the UHC plans and the Blue Cross Blue Shield of Alabama plans. Note that there are certain differences for dependent eligibility between the two plan providers (e.g., domestic partners are eligible for coverage under the UHC plans but not under the BCBSAL plan).

Before you elect one of the HSA Plans, be sure to estimate your 2016 healthcare costs using the [Medical Expense Estimator](#). Doing so may help you avoid surprises about your true healthcare costs.

Need more eligibility information?

Click on the provider below to view the plan's eligibility details.

> [Eligibility in the UHC plans](#)

> [Eligibility in the Blue Cross Blue Shield of Alabama Plans](#)

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Blue Cross Blue Shield of Alabama Plans *(page 2 of 4)*

Plan Features

Plan Provision	In-Network	Out-of-Network
Annual (Calendar Year) Limits		
Calendar Year Deductible	\$500 per individual; \$1,000 aggregate amount per family	\$500 per individual; \$1,000 aggregate amount per family
Calendar Year Out-of-Pocket Maximum	\$5,000 individual (including calendar year deductible); \$10,000 aggregate amount per family (including calendar year deductible)	There is no out-of-pocket maximum for out-of-network services
Preventive Care Benefits		
Routine Immunizations and Preventive Services	Covered at 100% of the allowed amount; no copay or deductible	Not covered

[Click here](#) for detailed medical plan coverage information and out-of-network benefits.

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Blue Cross Blue Shield of Alabama Plans *(page 3 of 4)*

Employee Contributions

	Blue Cross Blue Shield of Alabama Monthly Full-Time Contributions
Employee Only	\$137
Employee + Spouse/Declared Domestic Partner or Employee + Child	\$229
Employee + Children or Employee + Family <i>(Employee + Spouse/Declared Domestic Partner + Child(ren))</i>	\$366

Note: These amounts do not reflect the 2016 Wellbeing Credit that you may have qualified for in 2015.

- The 2016 Wellbeing Credit is \$50 per month if the Wellbeing Assessment was completed by the 2015 deadline. Full-time and regular part-time employees are eligible; direct temporary employees, interns and co-op employees are not eligible to participate in Stryker Strive (and are not eligible for the Wellbeing Credit).
- Full-time and regular part-time new hires on or after 8/1/15 who select medical coverage will automatically receive a Wellbeing Credit each pay period in 2016 (\$50 monthly).
- Completion of the Tobacco Use Affidavit is required if electing medical coverage. An additional \$50 monthly Tobacco Use Surcharge will be added if you or your covered spouse/declared domestic partner are tobacco users and have not completed the Nip It In the Butt program or other physician-directed program.

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Prescription Drug Coverage in the Blue Cross Blue Shield of Alabama Plans

Plan Provision	In-Network	Out-of-Network
Prescription Drug Benefits (Includes Mental Health and Substance Abuse)		
<p>Prescription Drug Card</p> <ul style="list-style-type: none"> Some drugs require prior authorization Prescription drugs other than Specialty Drugs – 90-day supply may be purchased but copay applies for each 30-day supply; some copays combined for diabetic supplies Specialty Drugs – up to a 30-day supply Certain Specialty Drugs can only be dispensed by a Participating Specialty Pharmacy Specialty Drugs, or biotech drugs, are generally high cost self-administered drugs View the Standard Prescription Drug Guide at www.bcbsal.com 	<p>Covered at 100% of the allowed amount after the following copays:</p> <p>Generic Drugs: \$15 copay per prescription</p> <p>Preferred Brand Drugs: \$40 copay per prescription</p> <p>Other Brand Drugs: \$60 copay per prescription</p> <p>Specialty Drugs: \$100 copay per prescription</p>	<p>Not covered</p>
<p>Mail Order Pharmacy Benefits</p> <ul style="list-style-type: none"> Up to 90-day supply with one copay Mail order drugs are available through PrimeMail® (Enroll online at www.bcbsal.com or call 1 877 579 7627) Maintenance and Non-Maintenance drugs can be purchased through mail order pharmacy <p>Note: If you have less than a 90-day supply, you will pay the same copayment as a 90-day supply when using this mail order program</p>	<p>Covered at 100% of the allowed amount after the following copays:</p> <p>Generic Drugs: \$37.50 copay per prescription</p> <p>Preferred Brand Drugs: \$100 copay per prescription</p> <p>Other Brand Drugs: \$150 copay per prescription</p> <p>Specialty Drugs: Not covered</p>	<p>Not covered</p>

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Kaiser Permanente of California Plans *(page 1 of 2)*

Stryker offers its employees in Northern and Southern California medical coverage administered by Kaiser Permanente of California.

Plan Features

Plan Provision	In-Network Medical Coverage Only
Annual Deductible	
Employee Only	\$250
All other coverage tiers	\$500
Annual Out-of-Pocket Maximum for Coinsurance	
Employee Only	\$3,000
All other coverage tiers	\$6,000
Primary Care	
Office Visits	\$10 copay
Other Physician Fees	\$10 copay
Specialist	\$10 copay
Routine Vision Exam	\$10 copay
Preventive Care	
Adult Screening/Routine Physicals	\$0 copay
Well Baby & Child Screening	\$0 copay

[Click here](#) for detailed medical plan coverage information and out-of-network benefits.

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Kaiser Permanente of California Plans *(page 2 of 2)*

Employee Contributions

	Kaiser Permanente of Northern California Monthly Full-Time Contributions	Kaiser Permanente of Southern California Monthly Full-Time Contributions
Employee Only	\$145	\$107
Employee + Spouse/Declared Domestic Partner or Employee + Child	\$266	\$186
Employee + Children or Employee + Family <i>(Employee + Spouse/Declared Domestic Partner + Child(ren))</i>	\$419	\$273

Note: These amounts do not reflect the 2016 Wellbeing Credit that you may have qualified for in 2015.

- The 2016 Wellbeing Credit is \$50 per month if the Wellbeing Assessment was completed by the 2015 deadline. Full-time and regular part-time employees are eligible; direct temporary employees, interns and co-op employees are not eligible to participate in Stryker Strive (and are not eligible for the Wellbeing Credit).
- Full-time and regular part-time new hires on or after 8/1/15 who select medical coverage will automatically receive a Wellbeing Credit each pay period in 2016 (\$50 monthly).
- Completion of the Tobacco Use Affidavit is required if electing medical coverage. An additional \$50 monthly Tobacco Use Surcharge will be added if you or your covered spouse/declared domestic partner are tobacco users and have not completed the Nip It In the Butt program or other physician-directed program.

Prescription Drug Coverage in the Kaiser Permanente of California Plans

Copayments			
	Generic	Brand Name	Drug Formulary Required?
Retail — 30-Day Supply	\$10	\$30	Yes
Mail Order — 100-Day Supply	\$20	\$60	Yes

All care and services must be coordinated by a Kaiser Permanente physician.

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Stryker employees in Hawaii: Look for additional communication regarding your plan details and enrollment instructions via email. You will have a different procedure to enroll for 2016.

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Dental Plan *(page 1 of 2)*

Good oral health is important to your overall wellbeing. That's why Stryker offers you comprehensive dental coverage administered by Delta Dental of Michigan.

Plan Features

	Annual Deductible/Benefit Maximums
Employee Only	\$50
Employee + Spouse/Declared Domestic Partner or Employee + Child	\$100
Employee + Children or Employee + Family	\$150
Annual Maximum Benefit Paid Per Calendar Year Excluding Orthodontics	\$1,500
Lifetime Maximum Benefit Paid for Orthodontics	\$1,500

[Click here](#) for detailed dental plan coverage information and out-of-network benefits.

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Dental Plan *(page 2 of 2)*

Employee Contributions

	Monthly Full-Time Contributions
Employee Only	\$19
Employee + Spouse/Declared Domestic Partner or Employee + Child	\$38
Employee + Children or Employee + Family <i>(Employee + Spouse/Declared Domestic Partner + Child(ren))</i>	\$57



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Vision Plan (page 1 of 2)

Whether your vision is 20/20 or less than perfect, everyone needs regular vision care. That's why Stryker offers you a vision care plan, administered by EyeMed. The plan provides a benefit for exams and materials, and you have the freedom to see any vision provider you choose—though you will pay less when you receive care in the EyeMed network.

Plan Features

	In-Network	Out-of-Network
Exam with dilation as necessary	\$0 copay	Up to \$35
Frames	\$130 allowance; you pay 80% of balance over \$130	Up to \$45
Standard Plastic Lenses		
Single vision	\$25 copay	Up to \$40
Bifocal	\$25 copay	Up to \$60
Trifocal	\$25 copay	Up to \$80
Lenticular	\$25 copay	Up to \$80
Contact Lenses (in lieu of standard plastic lenses)		
Conventional	\$130 allowance; you pay 15% of balance over \$130	Up to \$105
Disposables	\$130 allowance; you pay balance over \$130	Up to \$105
If medically necessary	Paid in full	Up to \$210

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Vision Plan *(page 2 of 2)*

Plan Features

	Service Frequency
Exam with dilation	Once every 12 months
Frames	Once every 24 months
Standard Plastic Lenses or Contacts	One set of lenses or contacts every 12 months

Employee Contributions

	EyeMed Monthly Full-Time Contributions
Employee Only	\$5
Employee + Spouse/Declared Domestic Partner or Employee + Child	\$9
Employee + Children or Employee + Family <i>(Employee + Spouse/Declared Domestic Partner + Child(ren))</i>	\$13

[Click here](#) for detailed vision plan coverage information and out-of-network benefits.



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Life and AD&D Insurance *(page 1 of 2)*

Your overall wellbeing depends as much on your financial health as it does your physical health. Life and AD&D insurance offers you and your eligible dependents financial support and peace of mind in the face of unforeseen events.

Basic Life and AD&D Insurance

Stryker provides all regular employees with basic term life and accidental death and dismemberment (AD&D) insurance, which is paid in full by Stryker. The basic coverage amount for both life and AD&D is equal to one times your annual benefit salary (up to a maximum of \$425,000). During Annual Enrollment, this benefit will be selected for eligible employees by default; it is fully paid by Stryker.

Supplemental Life Insurance

If you are a full-time employee, you may purchase supplemental life insurance through payroll deductions. The coverage is available from ½ times up to 5 times of your annual salary, up to a maximum of \$1,000,000. The cost of the coverage is based on your age and your income and can be found on the Benefits Enrollment Site.

Please visit the [Summary Plan Description](#) for more information about coverage levels and guaranteed issue *(continued)*

For 2016, the supplemental life insurance guaranteed issue amount is increasing from \$275,000 to \$500,000. Current plan enrollees in a guaranteed issue amount that is less than \$500,000 (or a “Supplemental Life Flat amount” in My Stryker Info) will automatically default to the next highest level of coverage. This change may result in an increase to your supplemental life insurance rates. You can review your current coverage in My Stryker Info and make changes during Annual Enrollment in the new Benefits Enrollment Site.

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Life and AD&D Insurance *(page 2 of 2)*

amounts.

Spouse and Dependent Life Insurance

If you are a full-time employee, you may elect to buy life insurance for your spouse/declared domestic partner and/or child(ren)/declared domestic partner's child(ren). **Effective in 2016, you will not have to provide evidence of insurability (EOI) to buy life insurance coverage for your spouse or declared domestic partner.** All other standard plan provisions still apply. For more information about spouse and dependent life insurance, see your [plan provisions](#).

Coverage is \$10,000 for a spouse/declared domestic partner (\$1.35 per month) and \$10,000 for each child (\$1.09 per month, regardless of the number of children or age of the child(ren) covered). You will pay the full cost of the life insurance coverage on an after-tax basis. Your dependents do not have to be enrolled in Stryker's health plan in order to be eligible for dependent life insurance. You are automatically the beneficiary.

New for 2016, children can be covered until the end of the month that they turn 26.

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Flexible Spending Accounts (FSAs) *(page 1 of 2)*

Flexible spending accounts (FSAs) allow you to contribute to an account with per paycheck deductions, before taxes are taken out. You can then use the money you contribute to reimburse yourself for qualifying out-of-pocket healthcare or day care (child and adult) expenses. Stryker offers two types of FSAs including the Healthcare Flexible Spending Account (HCFSA) and Day Care (child and adult) Flexible Spending Account (DCFSA). (For more information about FSAs, see [IRS Publication 969](#).)

Healthcare Flexible Spending Account (HCFSA)

The minimum annual contribution is \$100 and the maximum is \$2,550. Examples of eligible expenses include but are not limited to the following: copayments, coinsurance amounts, hearing exams, hearing aids, laser eye surgery and infertility treatment. You will need a written prescription to seek reimbursement for over-the-counter (OTC) drugs and medicines.

Note: You may elect this flexible savings account only if you choose not to participate in one of the HSA Plans. (The new HSA Plans are not compatible with the HCFSA.)

Smart Consumer Tip!

Estimate your HCFSA contributions carefully. The IRS requires you to forfeit any money left in your HCFSA at the end of the calendar year. (However, you have until March 31, 2016 to submit your 2015 claims for reimbursement.). Find out how much your 2016 out-of-pocket healthcare expenses may add up to using our [Medical Expense Estimator](#)

Note: In the HSA your funds roll over from year to year so there is no risk of forfeiture. Learn more in the [“NEW: HSA Plans”](#) section.

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Day Care (Child and Adult) Flexible Spending Account (DCFSA)

The minimum annual contribution is \$100 and the maximum is \$5,000. Examples of eligible expenses include but are not limited to the following: day care center charges for a child or an incapacitated/elderly adult, after-school care, baby-sitter charges during the hours when the employee and spouse are working, looking for work, attending school full-time, or disabled. You may elect this savings account during Annual Enrollment regardless of which medical plan you choose.

Note: The DCFSA is compatible with all of Stryker's medical plan options, including the new Basic and Premium HSA Plans.

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How the HSA and HCFSA Compare

Each of Stryker's medical plan options offers either an HSA or HCFSA, and each type of account offers tax advantages—but *you need to know about key differences between the two plan types.*

*A list of eligible healthcare expenses can be found at www.myuhc.com or see **IRS Publication 502**.*

Key Features	Health Savings Account (HSA)	Healthcare Flexible Spending Account (HCFSA)
Contributions	You (and Stryker) can contribute up to \$3,350 if covered as an individual; and \$6,750 per family.	You can contribute up to \$2,550 whether you have individual or family coverage.
Rollovers	Your HSA balance rolls over from year-to-year, with no limit on the amount you can accumulate in the account, making it a great way to save for medical expenses in retirement.	There are no rollovers in the HCFSA, so each calendar year you must "use it or lose it."
Spending	HSA funds must be in your account before they are available to spend. If you pay out-of-pocket, you can reimburse yourself later for eligible expenses once your account has grown. Also, the funds that Stryker contributes to your account will be available in January.	HCFSA funds are available, up to your elected amount, at the start of the plan year. Stryker does not make any contribution to your HCFSA.
Ownership and Portability	You own the HSA and it is portable, so you can take it with you if you leave Stryker or when you retire.	You cannot take your HCFSA funds with you if you leave Stryker or retire.

Did you Know?

If you decide to switch plans during a future Annual Enrollment period, you still own your HSA and Stryker's contribution to it. You can continue to withdraw funds for eligible expenses from your HSA. However, you cannot continue to contribute to the HSA until you re-enroll in another qualified HSA-compatible plan.

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Compare Your 2016 Medical Plan Options *(page 1 of 3)*

Thinking about the healthcare expenses you expect in 2016 is important to helping you make the best plan choice. This year, we're introducing a new, robust [Medical Expense Estimator](#). Based on the amount and type of healthcare you think you will need, the Estimator will allow you to compare plans side by side.

[Click here to estimate your 2016 healthcare expenses.](#) You can access the Medical Expense Estimator from work or at home, and on most mobile devices.

* To keep employee data secure, the Medical Expense Estimator does not save any of your information. Print your results at the end of your session if you want to review your recommendations later.

[Click here](#) to view a side-by-side comparison of the UHC PPO Plans and the new UHC HSA Plans.

Smart Consumer Tip!

The best way to estimate your future healthcare expenses is to look at what you've spent on healthcare in 2015 using the links below.

- > **For UHC:** Log onto www.myuhc.com to access your online claims, view prescription costs, and more. [Click here](#) for step by step directions.
- > **For Kaiser Permanente:** [Click here](#) to learn how to access your online claim details at www.kp.org. If you have questions about your claims, [click here](#) for a handy guide to understanding your costs.
- > **For Blue Cross Blue Shield of Alabama:** Visit www.AlabamaBlue.com and register for myBlueCross. From this site, you can view your claims history, find prescription drug pricing, and more. [Click here](#) to learn how.

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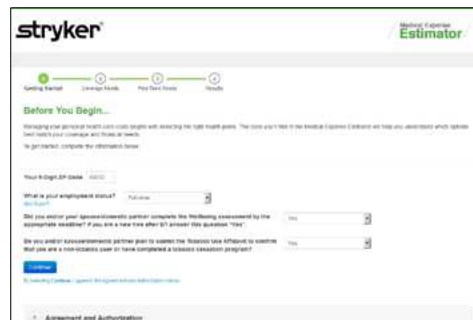
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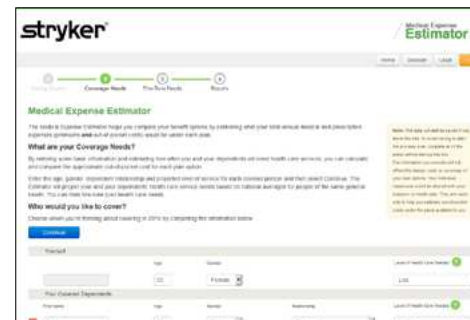
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From the login screen, you will be prompted to enter some identifying information, including your zip code, employment status (full-time, part-time, etc.), and your Wellbeing Assessment and Tobacco Affidavit completion status.



1. Getting Started:

In this screen you will provide some basic information about your location and employment at Stryker.



2. Coverage Needs:

Here you will select your coverage tier and provide some demographic details, such as your age and gender.



3. Fine-Tune Needs:

Now you will begin estimating your healthcare needs for 2016. This page will be pre-populated with information about you and your dependents, and you can further customize these assumptions. If you have Stryker medical coverage for 2015, review your usage thus far as a starting point.

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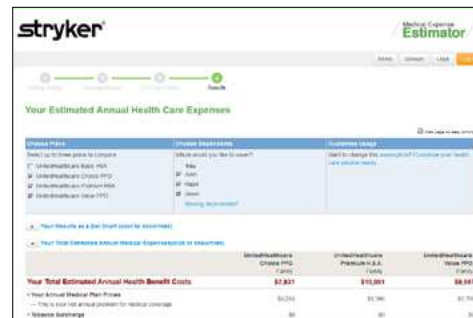
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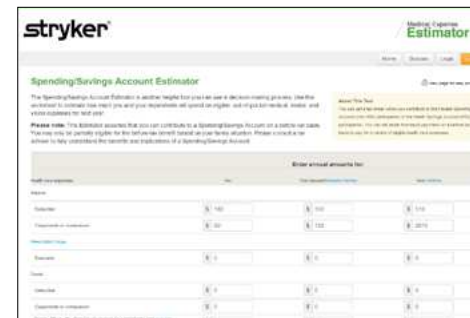
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4. Results:

The tool will then provide your estimated 2016 health benefit costs and provide a side by side comparison for up to three plan options.



5. Spending/Savings Account Estimator:

This tool can help you determine how much you should contribute to a Healthcare Flexible Savings Account (HCFSAs) or the Health Savings Account (HSA). It will also show you how much you can save in federal taxes by contributing to one of these tax-advantaged accounts.

For more detailed instructions on how to use the Medical Expense Estimator, [click here](#).



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Review Your 2016 Employee Contributions

You can locate your 2016 employee contributions in the [Learn About Your Options](#) section or use the left navigation bar to go directly to the plan you're looking for. Supplemental Employee, Spouse, and Child Life contribution rates can be found on the Benefits Enrollment Site.

Preparing for Annual Enrollment ([page 1 of 2](#))

Annual Enrollment begins on November 2, 2015, and ends at 11:59 p.m. Central time on November 13, 2015.

Action Required: If you do not actively enroll, your 2015 elections will rollover into 2016 with the exception of your tobacco status and Flexible Spending Account elections. You will need to complete the Tobacco Use Affidavit (certifying that you are not a tobacco user or you have completed an eligible program) to avoid the Tobacco Use Surcharge and enroll in an FSA if you would like it for 2016.

Note: *Stryker employees in Hawaii: Look for additional communication regarding your plan details and enrollment instructions via email. You will have a different procedure to enroll for 2016.*

Beginning this year, we have a new online Benefits Enrollment Site that will allow you to enroll in your benefits and will provide you with enhanced tools to help you understand your benefit options. You do not need to be connected to the Stryker network in order to access the new enrollment system. The Benefits Enrollment Site is accessible from any computer or mobile device with internet access; however, see [About the New Benefits Enrollment System](#) for internet browser compatibility.

Please note: Due to our transition to the new Benefits Enrollment Site, the benefit elections you make in My Stryker Info—on or after October 7, 2015—will not automatically upload into the new Benefits Enrollment Site. If you have any qualifying life event changes in 2015 that will affect your 2016 elections, you will need to enter them in My Stryker Info and on the new Benefits Enrollment Site beginning November 2, 2015.

You will still use My Stryker Info to update your personal contact information, emergency contacts and vacation requests (if applicable).

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Preparing for Annual Enrollment *(page 2 of 2)*

Here's what you'll need to do to prepare for and complete your Annual Enrollment elections:

> Prepare to enroll in your 2016 benefits:

- Review the [internet browser compatibility information](#) for the new Benefits Enrollment Site.
- Gather the Social Security Numbers and certifying documents for proof of dependent status for anyone you plan to newly add under your Stryker benefits. You'll need to enter the Social Security Number during the enrollment process.
- Make sure your contact information (address and phone number) is updated in My Stryker Info.

- > **Get familiar with what's changing for 2016 and your options.** Give the new HSA Plans a double take—use the [Medical Expense Estimator](#) to determine which plan is the best fit for you.

Choose Carefully During Annual Enrollment

The benefit choices you make during Annual Enrollment will be in effect during the 2016 calendar year. If you're unsure which medical option is the best fit for you and your family, use the [Medical Expense Estimator](#) tool to calculate your projected use based on your personal data.

Remember: You cannot modify your benefits or change your medical plan option outside of Annual Enrollment unless you experience a [qualifying life event](#).

Have questions about the Tobacco Use Surcharge?

You can find answers in the [Tobacco Cessation Program and Surcharge FAQs](#) and the Stryker Tobacco Use Policy. Or, contact your [Benefits Team](#).

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About the New Benefits Enrollment System

This year, Stryker is introducing the new Benefits Enrollment Site; an enhanced enrollment experience. You can access the new site by visiting enroll.stryker.com. Unlike previous years, you do not need to be connected to Stryker's network. You can access the site and enroll in your benefits from any computer with an internet connection and a compatible internet browser beginning November 2.

The Benefits Enrollment Site is compatible with the following internet browsers:

- > Internet Explorer 7.0 and above
- > Firefox 3.0 and above (Firefox is available for Windows, Linux or Mac)
- > Google Chrome
- > Safari 3.0
- > Opera 9.5 and above

Important!

While the site may appear to work correctly on other platforms or in other browsers, only those listed above have been tested and certified. Stryker does not guarantee that your enrollment information will be processed successfully if you use a different device or browser to enroll.

If you have questions about how to use the new enrollment system, please contact your [Benefits Team](#). For IT assistance, please contact 269 389 HELP (4357).

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How to Enroll *(page 1 of 3)*

Annual Enrollment begins on November 2, 2015, and ends at 11:59 p.m. Central time on November 13, 2015.

Note: If you do not actively enroll, your 2015 elections will rollover into 2016 with the exception of your tobacco status and Flexible Spending Account elections. You will need to complete the Tobacco Use Affidavit (certifying that you are not a tobacco user or you have completed an eligible program) to avoid the Tobacco Use Surcharge and enroll in an FSA if you would like it for 2016.

Complete your Annual Enrollment in four easy steps:

1. Get started:

- > Beginning November 2, 2015, using one of the [recommended compatible internet browsers](#), click here to go to the [Benefits Enrollment Site](#) or go to enroll.stryker.com.
- > Log into your account and click on the “Enroll Now” button on the homepage:
 - Your login information will be your Stryker network username and password. If you forgot your Stryker network login details, please contact your IT help desk at 269 389 HELP (4357).
 - If you are already signed in to the Stryker network, you will automatically be logged in to the Benefits Enrollment Site.
- > Once you have successfully logged into the Benefits Enrollment Site, you will automatically be taken to the home page.



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2. Review your personal information:

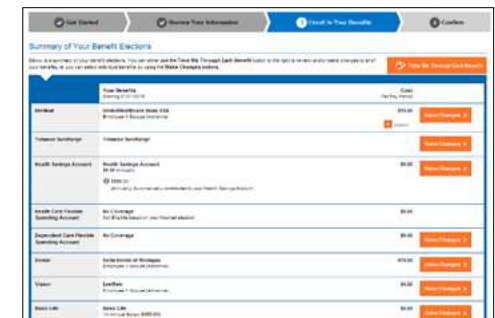
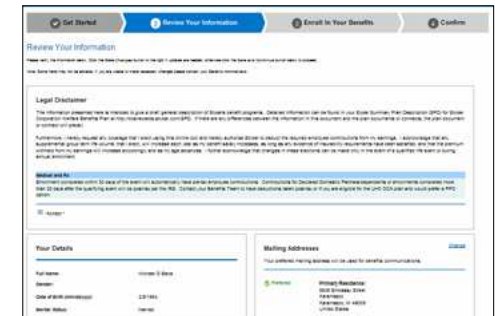
- > Review your personal information and the legal disclaimer. If all your information is correct, and you agree with the disclaimer, click “Accept” and “Save and Continue.” If your personal information is not correct you can update it via My Stryker Info once your enrollment is complete.

3. Enroll in your benefits:

- > Select the benefits that best fit your needs and those of your family. If you're not sure which medical plan is the right choice, stop, estimate your 2016 healthcare costs using the [Medical Expense Estimator](#) by clicking on the link to the right on the medical enrollment screen.
- > Update your tobacco status or your status will be defaulted to a tobacco user.

4. Confirm your choices:

- > After you have made your benefit selections, you will receive a confirmation statement. Review the statement for accuracy and **print and save a copy for your records**. Please note that you may receive notifications from the system during the enrollment process. These emails will come from EnrollNotifications@stryker.com.



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For more detailed instructions on how to navigate the Benefits Enrollment Site and make your 2016 benefit elections, [click here](#).

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After Annual Enrollment: Provide dependent status certification and evidence of insurability (EOI) if required.

- > **Proof of dependent status.** If you add a new dependent to your Stryker benefits coverage during Annual Enrollment, you must provide proof of their dependent status to your Benefits Team by November 20, 2015. If proof of dependent status is not received by that deadline, your new dependent will not be added to your Stryker coverage. Birth certificates or marriage certificates and current tax returns are examples of acceptable proof of dependent status. Contact your [Benefits Team](#) if you have questions.
- > **Evidence of insurability (EOI).** Depending on your Annual Enrollment elections for supplemental life insurance, you may be required to provide evidence of insurability (EOI). If EOI is required, The Hartford, our life insurance administrator, will notify you directly and send your application information by mail in January. You must return the completed application and any required EOI by February 29, 2016. The Hartford will make the final decision about your coverage, and will inform you when your application is approved—until then, you will be covered at the maximum level available to you without providing EOI.

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- > [The Benefits Enrollment Site](#)
 - *The Benefits Enrollment Site will be available on November 2, 2015.*
- > [The Stryker Total Rewards Site](#)

The benefits outlined in this document are summaries only and are subject to the actual provisions of the respective plan documents in effect covering such benefits. Stryker reserves the right to alter, modify, amend or terminate these benefits within the law, in a manner in which we believe to be in our and our employees' best interest as affected by business conditions. If there are any differences between the information in this summary and the plan documents or contracts, the plan document or contract will prevail.