

2026 BENEFITS GUIDE



What's inside?

This Guide
Is Clickable



Welcome to your benefits

- 3 Benefits for every stage of life
- 4 We'll pick up the tab
- 4 Additional benefits at group rates
- 4 Health advocacy

Eligibility and enrollment

- 5 Eligibility
- 5 Enrolling & making changes
- 6 What's new in 2026?
- 6 How to enroll

Health benefits

- 7 Medical coverage
- 9 Health savings account
- 10 Family planning benefits
- 11 Virtual visits
- 11 Women's holistic health program
- 12 Where to go for care
- 13 Dental coverage
- 14 Vision coverage

Wellness resources

- 15 Mental health support
- 15 Employee assistance program (EAP)
- 16 Wellness and fitness programs
- 16 Child & elder care
- 16 Wellness reimbursement

Additional benefits

- 17 Flexible spending accounts
- 18 Commuter benefit
- 19 Life & AD&D insurance
- 20 Disability coverage
- 21 401(k) retirement plan
- 22 Employee stock purchase plan
- 23 BTA insurance
- 23 Legal plan
- 24 Identity theft coverage
- 24 Additional legal services
- 25 Financial wellness
- 25 Pet insurance

Contacts

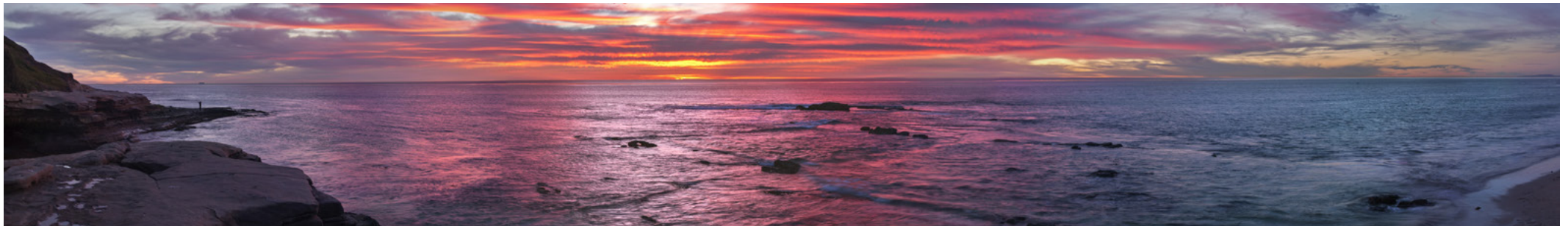
- 26 Your benefits contacts

This "2026 Benefits Guide", along with the information in the Employee Center are designed to provide you with information to help you make informed benefits choices for the calendar year beginning January 1, 2026. Together, they supplement and are a part of the Summary Plan Description for the plan and as such, constitute a Summary of Material Modification, as per federal law. These communications are based on the plan documents or insurance contracts that govern these benefits. If there is any discrepancy between the description of a benefit contained in these communications, and the terms and conditions contained in the applicable contracts and plan documents, the contracts and plan documents will prevail. Participation in The Trade Desk's benefit plans does not constitute a contract of employment. The Trade Desk reserves the right to amend or terminate any of these benefits and programs at any time. You will be notified of any changes that may affect you. A paper version of this communication is available upon request. Please submit a Benefits Request via Employee Center to receive one.

Benefits for every stage of life

The Trade Desk has created a comprehensive benefits package that supports you from day one through retirement—covering your health, financial security, family needs, and life's unexpected moments.

Getting started	Building financial security	Growing & supporting your family	Life transitions & protection
<ul style="list-style-type: none">Eligibility & enrollmentMedical coverageDental coverageVision coverageHealth advocacyMental health supportEmployee Assistance Program (EAP)Commuter Benefit	<ul style="list-style-type: none">Health Savings Account (HSA)401(k) retirement planEmployee Stock Purchase Plan (ESPP)Financial wellness	<ul style="list-style-type: none">Family planning benefitsChild & elder carePet insurance	<ul style="list-style-type: none">Life and AD&D insuranceDisability coverageLegal planIdentity theft coverageAdditional legal services



We'll pick up the tab

At The Trade Desk, we care about your health and happiness. In addition to paying the full premium costs for medical, dental, and vision benefits—for you and your dependents—The Trade Desk pays the full employee premium costs for most of the benefits available to you.

The Trade Desk pays 100% of these benefits for you and your dependents:

- Medical
- Dental
- Vision
- EAP
- Rocket Lawyer
- Bright Horizons (Child/Elder Care)
- Modern Health
- Carrot Fertility
- Origin Financial

The Trade Desk pays 100% of these benefits for you:

- Basic Life
- Basic AD&D
- Short-Term Disability
- Long-Term Disability
- Business Travel Accident
- Wellness Reimbursement



Additional benefits at group rates

In addition to the company-paid benefits, we are pleased to offer additional coverage options which you can elect at group rates. These voluntary plans enable you to add even more coverage to better suit the needs of you and your family. These plans include:

- Supplemental Life and AD&D
- Identity theft protection
- Legal services

Health advocacy

The benefits experts at Health Advocate are available to assist you with things such as:

- Finding in-network care
- Resolving claims issues
- Explaining coverage
- Coordinating second opinions
- Comparing costs

Employees and covered dependents can access Health Advocate at (866) 799-2731 or answers@healthadvocate.com. For 24/7 assistance, visit healthadvocate.com/thetradedesk.



Download the Health Advocate mobile app



Did you know?

Remember, choosing in-network providers keeps your health care costs down and avoids surprise charges!

Eligibility

If you're an active, full-time employee working at least 30 hours per week, you have 31 days from your hire date to enroll in health benefits. If you don't enroll during this time frame, we will enroll you in the company-sponsored benefits only (Employee Assistance Program, Basic Life and AD&D, Short-Term Disability and Long-Term Disability, Modern Health, Carrot, Bright Horizons, Origin, and Rocket Lawyer). All benefits mentioned here are effective on your date of hire.

You may enroll your eligible dependents in many of the same plans you choose for yourself.

Who qualifies as an eligible dependent?

- Your spouse or domestic partner*
- Your children, children of your domestic partner, step, adopted, and foster children under age 26
- Children of any age, if incapable of self-support due to mental or physical disability

**Please note that coverage of a domestic partner and/or their children may result in imputed income tax.*



Enrolling & making changes

The choices you make when you first become eligible are in effect for the remainder of the plan year. It's important to review your benefit options and choose the best coverage for you and your family.

You have three opportunities to enroll in or make changes to your benefits:

1. Within 31 days of your eligibility date
2. During the annual open enrollment period
3. Within 31 days of a qualified change in family status.

Examples include:

- Marriage, divorce, or legal separation
- Birth or adoption of a child
- Death of a dependent
- Loss or gain of other health coverage for you and/or dependents
- Loss of other health coverage when turning age 26
- Change in employment status
- Change in Medicaid/Medicare eligibility for you or a dependent
- Receipt of a Qualified Medical Child Support Order

What you need to enroll

To add dependents to your elected plans, you will need to provide their:

- Legal name
- Social Security number
- Relationship to employee
- Date of birth

What's new in 2026?

- Aetna will be the carrier for our medical plans.
- New 30-day supply limits on GLP-1 weight-loss medications (does not apply to diabetes therapies).
- HDHP deductibles will increase to \$1,700 individual/\$3,400 family to align with IRS requirements.
- MetLife will administer our Flexible Spending Accounts (FSAs), Health Savings Account (HSA), and Commuter Benefits.
- The IRS HSA contribution limits will increase to \$4,400 individual/\$8,750 family.
- The IRS contribution limit for the Healthcare FSA and Limited Purpose FSA has increased to \$3,400 each.
- The IRS contribution limit for the Dependent Care FSA has increased to \$7,500.
- The IRS monthly limit for Commuter Benefits is now \$340 for both transit and parking.



How to enroll

Follow these steps to enroll in your benefits.

1. Determine your needs

- **Who should I cover?** Evaluate your coverage options for all dependents who meet eligibility requirements.
- **How much did I spend on health care last year?** Consider your past expenses to help you plan for your future needs, such as enrolling in the Health Care Flexible Spending Account.
- **Do you expect any upcoming medical, dental, or vision expenses?** Think ahead to surgeries, dental procedures, or new glasses you may need. Planning for these can help you choose the right health plan or FSA option.

2. Review your options

Review this benefits guide to compare your options.

3. Enroll online

- Log into **Workday**.
- Locate the Benefits Enrollment task in your Workday inbox, accessed via SSO.
- Follow the prompts to select or waive coverage. As a new hire, you can update your dependent information and designate your beneficiaries within 31 days of your hire date. All other employees can go to Workday > select “Benefit Change” and the event reason.
- You must enroll in the Flexible Spending Accounts (FSAs) each year.
- Submit your elections. If you have any questions, please submit a Benefits Request via **Employee Center** for assistance.

4. Confirm your elections

Review your confirmation statement carefully to make sure your benefits and dependent information are correct.

Medical coverage

Being the best version of you starts with taking care of your overall health. We pay the full premium for medical insurance for you and your dependents, so there's no cost to enroll in medical coverage. We offer two medical plan choices through Aetna:

- Aetna Choice POS II - PPO
- Aetna Choice POS II - High Deductible Health Plan (HDHP)

A comparison chart with coverage details can be found on the next page.

How to find an in-network medical provider

1. Sign in at www.aetna.com.
2. Continue as a guest and enter required fields.
3. Select **Aetna Open Access Plans**.
4. Select **Aetna Choice POS II (Open Access)**.
5. Click **Medical Doctors & Specialists**.
6. Click **All Primary Care Physicians** and the provider listing will appear.
7. The list will include providers currently accepting your Aetna POS II plan, however, before scheduling an appointment **you must call the provider to confirm the doctor is still in Aetna's network**.

Prescription drug coverage

Both medical plan options include prescription drug coverage through OptumRx. To get the most savings and value from your plan, use in-network pharmacies for your short-term prescriptions and the Mail-Order Pharmacy program for your maintenance medications. The Mail-Order Pharmacy ships your daily maintenance prescriptions directly to your home at a lower out-of-pocket cost. There is no copay for certain classes of preventive care medications, and generic medications are covered with a low copay. Talk to your doctor about prescribing generic medications, as generic drugs can be just as effective as brand-name drugs but at a fraction of the cost.

Prescription drug list

The Trade Desk utilizes OptumRx's Prescription Drug List (PDL) that organizes all brand and generic prescription drugs into tiers based on Total Cost Management. Every drug is evaluated to determine how well it works, how it compares to others in its class, and the total cost to make sure that the medications with the highest health care are affordable. In situations where medications offer no additional clinical and/or financial value over other options in their class, exclusions may make sense. When this happens, OptumRx will send targeted letters to employees and/or their family members informing you of this change. If a lower-cost drug will work for you, your doctor may need to write a prescription for the new drug(s).



Medical plan summaries

Plan Features	Aetna Choice POS II - PPO		Aetna Choice POS II - HDHP	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual HSA Contribution Individual / Family	Not applicable		\$1,000 / \$2,000	
	You Pay		You Pay	
Annual Deductible Individual / Family	\$250 / \$500	\$500 / \$1,000	\$1,700 / \$3,400	\$3,500 / \$7,000
Out-of-Pocket Maximum Individual / Family	\$3,000 / \$6,000	\$4,500 / \$9,000	\$5,000 / \$6,850	\$12,000 / \$24,000
Preventive Care Visit	Covered in full	Not covered	Covered in full	Not covered
Primary Care Visit	\$15 copay	30% after deductible	10% after deductible	30% after deductible
Specialist Visit	\$30 copay	30% after deductible	10% after deductible	30% after deductible
Diagnostic Lab & X-ray	Covered in full	30% after deductible	10% after deductible	30% after deductible
Urgent Care	\$50 copay	30% after deductible	10% after deductible	30% after deductible
Emergency Room	\$100 copay		10% after deductible	
Inpatient & Outpatient Hospital Services	No charge after deductible	30% after deductible	10% after deductible	30% after deductible
Prescription Drugs: Retail (up to a 31-day supply)				
Tier 1	\$10 copay	\$10 copay + difference	\$10 copay*	\$10 copay* + difference
Tier 2	\$30 copay	\$30 copay + difference	\$30 copay*	\$30 copay* + difference
Tier 3	\$50 copay	\$50 copay + difference	\$50 copay*	\$50 copay* + difference
Prescription Drugs: Mail Order (up to a 90-day supply)				
Tier 1	\$25 copay	Not covered	\$25 copay*	Not covered
Tier 2	\$75 copay		\$75 copay*	
Tier 3	\$125 copay		\$125 copay*	

*The full medical deductible must be satisfied before copays apply.

Aetna Cost Estimate Tool

1. Log into the Aetna Health portal (available starting January 1, 2026)
2. Search by service name/code, doctor name, or location
3. View results in list or map format
4. Filter by distance, specialty, or other criteria
5. Compare up to three providers side-by-side

Need Help? Contact Aetna for assistance or to request a mailed estimate.

How does the HSA work?

If you enroll in the Aetna Choice POS II HDHP plan, you may be eligible to open a Health Savings Account (HSA) through MetLife to help pay for eligible health care expenses not covered under your medical, dental, or vision plan. An HSA makes it easy to pay for current health care costs and save for future health care needs in retirement.

Benefits of an HSA

- The company contributes FREE money to your account!
- You can set aside tax-free* money to pay for out-of-pocket health care expenses.
- An HSA is your bank account. If you leave the company, the account goes with you.
- All unused funds roll over year to year and can be invested, earning money tax-free.
- HSAs can make a great retirement savings account for health care.

Are HSAs really tax-free?

Yes! HSAs give you a triple tax advantage:

1. Your contributions to the HSA are not taxed.
2. Payments of qualified expenses are tax-free.
3. Earnings are tax-free.*



*State taxes may still apply in CA and NJ. For detailed tax implications of an HSA, please contact your professional tax advisor.

HSA contributions

You can contribute pre-tax dollars from your paycheck up to the annual IRS maximums to pay for eligible health care expenses. When you enroll in an HSA, you will receive a MetLife debit card. You can also submit claims online through your own personal account at healthsavingsandspending.metlife.com. **You must first open an HSA to be eligible for employer contributions and to pay for your qualified medical expenses.** The Trade Desk will automatically contribute to your HSA each pay period. Company contributions are pro-rated based on your effective date. HSA contributions cannot exceed the 2026 annual IRS maximums listed below:

Coverage Type	IRS Contribution Limit	The Trade Desk HSA Contribution	Maximum Employee Contribution	Age 55+ Catch-up Contribution
Individual Coverage	\$4,400	\$1,000	\$3,400	Additional \$1,000
Family Coverage	\$8,750	\$2,000	\$6,750	

HSA eligibility requirements

- You must be enrolled in a qualified High Deductible Health Plan (HDHP).
- You cannot be covered under another non-qualified health plan, including your spouse's Health Care Flexible Spending Account.
- You cannot be enrolled in Medicare or Tricare.
- You cannot be claimed as a dependent on someone else's tax return.

Questions? Refer to **IRS Publication 969** for complete HSA rules.



Family planning benefits

The road to parenthood is different for everyone. The Trade Desk offers a variety of options to help protect your well-being, no matter what path you are on.

Fertility support

The Trade Desk provides fertility support through Carrot. Carrot offers fertility and family-forming benefits designed for your unique parenthood journey. With Carrot, you can feel supported on your path to parenthood with options including adoption, freezing your eggs, using a gestational carrier, and more. Your Carrot benefit gives you access to:

- Fertility and family-forming education
- Unlimited virtual chats with physicians and other specialists
- Expert-authored library of resources
- Exclusive discounts—more than \$2,000 savings per treatment
- Holistic pregnancy and menopause support
- In vitro fertilization
- Fertility prescription drug coverage
- \$10,000 per year with a \$40,000 lifetime maximum

Get started at get-carrot.com/signup.

Pregnancy termination travel assistance

Employee health and wellness are top priorities for The Trade Desk. Our Aetna benefits provide reproductive health care coverage. For any of our employees who live in a state that restricts access, the Aetna plan will pay up to \$5,000 in travel expenses for themselves and a spouse, partner, or other dependent, as well as a support person to travel with them to access this medical care.



Virtual visits

Skip the waiting rooms and scheduling hassles. Aetna's telemedicine services, through CVS Virtual Care and your in-network providers, put you in control of when and where you access care. You can speak with a licensed physician 24/7/365 via phone or computer. Phone consultations and online video visits give you direct access to a licensed medical professional who may be able to:

- Define treatment of common medical conditions, such as colds, flu, bronchitis, allergies, rashes, etc.
- Help you manage anxiety, stress, depression, grief and other mental health concerns
- Provide specialist referrals
- Prescribe medication

CVS Virtual Care visits are an easy, convenient and low cost option. To schedule an appointment, go online [CVS.com/virtual-care](https://www.cvs.com/virtual-care) or call **(866) 211-5678**.

24-Hour Nurse Line

Questions or concerns that could use a nurse's expertise? Call Aetna's 24-Hour Nurse Line at **(800) 556-1555**. The service is provided at no cost to you.

Women's holistic health program

When you enroll in an Aetna medical plan, you have access to a variety of resources and benefits designed to support women's health. Whether it's preventive screenings, guidance for healthy pregnancy, or resources for aging well, Aetna provides support for all of life's stages:

- Preventive screenings for early detection of breast, cervical, and colorectal cancers
- Well-being programs to address dozens of topics, including nutrition, sleep, tobacco cessation, heart disease, and diabetes
- Support before, during, and after pregnancy through the Aetna Maternity Program

Visit [aetna.com](https://www.aetna.com) to learn more.

Health Advocate

Remember, your Health Advocate team is always available to help you navigate your benefit plans.

Call (866) 799-2731

Visit healthadvocate.com/thetradedesk

Email answers@healthadvocate.com






















Or download the mobile app

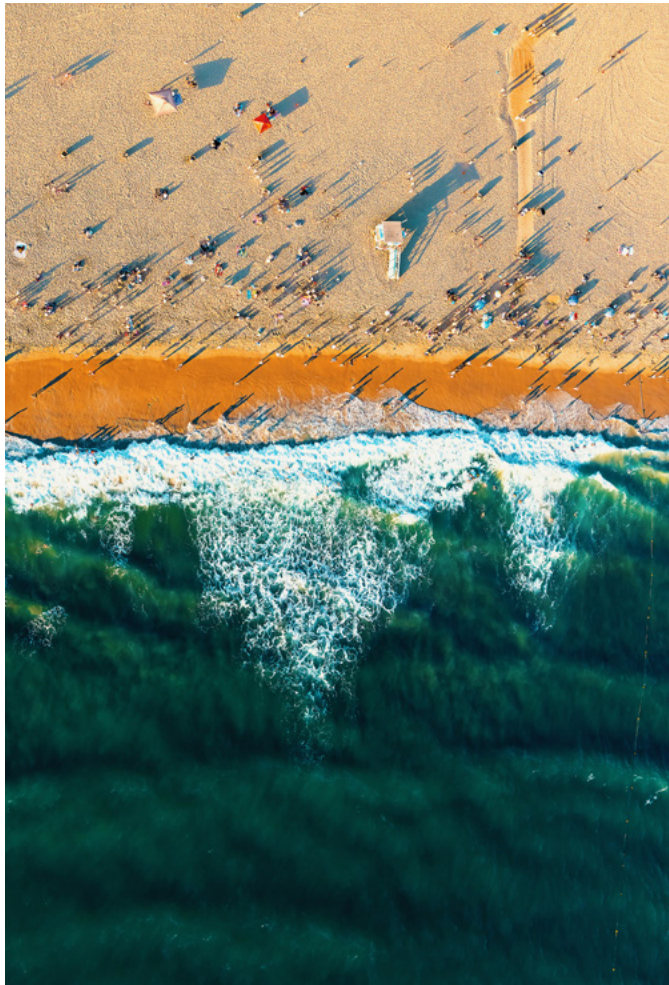
Where to go for care

The Trade Desk's medical plans give you a variety of care options, so you can always receive the care you need.

If it's not a true emergency, skip the emergency room.

Need medical attention but it's not an emergency? Save time and money by utilizing a care option that fits your needs. Emergency room copays are expensive, and the average wait time is over four hours! Telehealth, retail health clinics, and urgent care provide quality care for less time and money. You'll keep more dollars in your pocket and spend less time in a waiting room.

	Care Center	Types of Care	Hours Available	Average Wait Time	Average Cost
	CVS Virtual Care Visits Speak to a board-certified physician anytime, anywhere	Seasonal allergies, cold, flu, depression	24/7		
	Doctor's Office Talk to the person who knows you and your medical history	Fevers, cold, flu, sore throat, stomachache	Varies		
	Retail Health Clinic Access non-emergency care when you can't see your doctor	Infections, minor injuries or pain, strep throat	Based on retail store hours		
	Urgent Care Obtain non-emergency care that needs immediate attention	Cuts that need stitches, headaches, back pain, sprains, rashes	Extended hours including evenings, weekends, and holidays	 	 
	Emergency Room Receive treatment for life- and limb-threatening symptoms	Heart attack, chest pain, stroke, breathing problems, heavy bleeding, broken bones	24/7	  	  



Dental coverage

Our dental plan helps you maintain a healthy smile through regular preventive dental care and offers coverage to fix problems as soon as they occur. You may visit any dentist of your choice, but you'll receive the highest coverage when you visit in-network providers. To find a DentalGuard Preferred provider near you, visit www.guardianlife.com or download the Guardian Providers & ID Card mobile app.



Don't forget to use your dollars saved in your Maximum Rollover Account (MRA).

Plan Features	Guardian DPPO Plan DentalGuard Preferred	
	In-Network	Out-of-Network [*]
Calendar Year Benefit Maximum	\$2,500	
Orthodontia Lifetime Maximum	\$1,500	
You Pay		
Calendar Year Deductible (waived for Preventive Services)	\$50 Individual / \$150 Family	
Diagnostic & Preventive Services (e.g., x-rays, cleanings, exams)	0%	0% of covered + balance billing
Basic & Restorative Services (e.g., fillings, extractions, root canals)	20%	20% of covered + balance billing
Major Services (e.g., dentures, crowns, bridges)	50%	50% of covered + balance billing
Orthodontia (adults and children to age 19)	50%	50%

**For out-of-network services, members pay applicable coinsurance plus any amount that exceeds the usual, customary, and reasonable charge.*

Maximum rollover – Save for future dental expenses

Guardian will roll over a portion of your unused annual maximum to be used in future years if you reach the plan's annual maximum. If you use Preferred Providers exclusively, Guardian will increase the amount credited to your Maximum Rollover Account (MRA) to the in-network only maximum rollover amount. To qualify, you must submit a claim and not exceed the paid claims threshold during the benefit year. You and each insured dependent maintain separate MRAs based on your own claim activity.

Plan Annual Maximum	Threshold	Maximum Rollover Amount	In-Network Only Maximum Rollover Amount	MRA Limit
\$2,500	\$900	\$450	\$700	\$1,500



Vision coverage

Keep your vision clear and your eyes in good health with regular eye exams. The VSP Signature Full Feature Vision plan, through Guardian, offers an extensive network of optometrists and vision care specialists. Remember, you'll save money by visiting in-network providers. To find an in-network provider near you, visit www.guardianlife.com.

Plan Features	Guardian VSP Vision Plan
	In-Network*
	You Pay
Exam every 12 months	\$15 copay
Frames every 12 months	A 20% discount on any amount over a \$150 allowance Materials copay applies
Lenses every 12 months Single Vision Bifocal Trifocal Lenticular	Covered in full after a \$25 materials copay
Contacts (instead of glasses) every 12 months	Amount over a \$150 allowance
Additional Contact Lens Benefit	\$50 copay for contacts in addition to glasses or contacts in core benefit

*For out-of-network benefit schedules, please reference your vision benefit summary.

Mental health support

To help you feel your best, we have partnered with Modern Health, your one-stop shop for tools and resources related to mental well-being and self-improvement. With Modern Health, you and your eligible dependents have access to:

- **A personalized plan:** Take a well-being assessment and review which tools may be most helpful for you.
- **Professional support:** Receive 6 coaching sessions and 10 therapy sessions at no cost to you with a dedicated professional to help you reach your personal and professional goals. You will be matched with a coach or therapist who can best support you.
- **The content library:** Learn valuable tips to prevent burnout, manage stress, and cope with anxiety or depression. Modern Health's evidence-based digital programs give you in-the-moment support as well as allow you to build your own toolkit of techniques to meet your specific needs.

Visit www.modernhealth.com and download the Modern Health app.



Employee assistance program (EAP)

When you need help with work, home, personal, or family issues, the EAP, through Reliance Matrix, offers value-added programs and services at no charge.

You and your family members can access this confidential service to help with many life challenges including elder care, illness, grief, loss, stress, depression, financial counseling, family challenges, legal matters, and much more. These services can help you overcome challenges while saving you time and money.

The EAP provides these resources:

- Unlimited phone access to legal, financial, and work-life services
- In-person help with short-term issues
- Up to five sessions with a counselor per person, per issue, per year
- And more

Contact Reliance Matrix any time, day or night, by calling (855) 775-4357 or visit rsli.acieap.com (Company Code: RSL1859).

Modern Health therapy

All employees can access Modern Health therapy, but how you do so will depend on your level of need based on the results of your well-being assessment.

- If you're facing complex or urgent needs, our benefits are here to support you. After an assessment, you'll be guided to the appropriate level of care, with therapy recommendations tailored support you need.
- If you have less urgent needs but prefer more intensive support, such as therapy, you're welcome to reach out to Modern Health at any time. Get the care you need by phone, web, or email.

Reach out to Modern Health via the app or email at help@joinmodernhealth.com.

Wellness and fitness programs

Active&Fit wellness discounts

Aetna's Active&Fit program offers discounts to thousands of gyms and exercise studios across the country, including Anytime Fitness, LA Fitness, Club Pilates, and 24 Hour Fitness. The program features access to one-on-one personal well-being coaches, and on-demand workout videos. There's no cost for this program for Aetna plan members.

Aetna's Health Your Way Wellness Program

Aetna's Health Your Way program helps you achieve your wellness goals through personalized resources, coaching, and fun challenges. You can earn up to \$100* in gift cards by completing well-being activities.

To register, sign in at [Aetna.com](https://www.aetna.com) and select "Well-being Resources" or download the myActiveHealth Wellness mobile app.

- Complete the well-being assessment to start earning rewards.
- Review your personalized health report and recommended Health Actions.
- Connect your activity tracker or smart device to monitor your progress.
- Get involved in individual or peer challenges.

You'll discover additional resources through the program, including phone or video coaching sessions to improve health or manage conditions. Download the app to get started today!

**Taxable benefit*

Child & elder care

When it comes to balancing work and life responsibilities, you need support to ensure your dependents are in good hands. The Trade Desk has teamed up with Bright Horizons to offer a variety of family and education benefits to make your life easier:

- **On-Site Child Care:** Qualify for preferred enrollment and discounted tuition at Bright Horizons centers.
- **Back-Up Care:** When your regular care falls through, Bright Horizons connects you to back-up care options, including nannies and sitters, high-quality child care in a center, and elder care resources.
- **Additional Family Support:** Access referrals for pet care, housekeepers, elder care planning, and caregivers.
- **Caregiver Search:** Use the Bright Horizons member portal to search local and highly qualified child, elder, and pet caregivers.
- **Education Assistance:** Receive discounted tutoring, test preparation services, and college coaching to navigate the complex college admissions process.
- **Virtual Tutoring:** If you don't use your back-up care days, you can receive four hours of virtual tutoring (20 hours per year).

Visit www.brighthorizons.com or call (877) BH-CARES (242-2737) for more information.

Wellness reimbursement

At The Trade Desk, we take your well-being seriously. To help you reach your wellness goals, we provide a reimbursement just for you. Submit receipts of health and fitness expenses such as exercise equipment, gym memberships, and massages for a wellness reimbursement of up to \$100** per quarter. This amount is taxable.

Visit client.joinforma.com/login?type=sso or email support@joinforma.com to learn more.

***TTD does not reimburse employees for the taxes paid on this benefit.*

Flexible spending accounts

Flexible spending accounts (FSAs), administered by MetLife, allow you to set aside pre-tax dollars to pay for eligible health and dependent care expenses. Each year, you must elect the annual amount you want to contribute to each account. Your contributions will be deducted pre-tax from your paycheck which helps reduce your taxable income.



Health Care FSA

IRS maximum \$3,400/year

Employees who are not enrolled in an HSA may be eligible to enroll in the Health Care FSA. This account can be used to set aside pre-tax dollars to spend on medical, dental, and vision expenses. The full amount is available at the start of the year and you can pay for expenses by using your Prepaid Benefits Card or pay out-of-pocket, and submit a reimbursement request afterwards.

Limited Purpose Health Care FSA

IRS maximum \$3,400/year

HDHP with HSA participants may participate in the Limited Purpose Health Care FSA to set aside pre-tax dollars for eligible dental and vision expenses only. Use the Prepaid Benefits Card, or pay out-of-pocket and submit a reimbursement request with documentation.

Dependent Care FSA

IRS maximum \$7,500/year

The Dependent Care FSA allows you to use pre-tax dollars to pay daycare expenses for children age 12 and under, or elder dependents who are unable to care for themselves. The care must be necessary for you and your spouse to remain employed. Care may be provided through live-in care, babysitters, or licensed daycare centers. Unlike the Health Care FSA, you can be reimbursed only up to the amount available in your account after your payroll contributions. The IRS limit for the Dependent Care FSA is \$7,500 per year per household.

FSA rules & considerations

FSAs offer significant tax advantages, but they are subject to IRS regulations:

- All expenses for the Health Care FSA and Limited Purpose Health Care FSA must be incurred during the plan year: January 1 through December 31, 2026.
- All expenses for the Dependent Care FSA must be incurred by March 15, 2027.
- All claims must be submitted for reimbursement by March 31, 2027.
- The IRS has a strict “Use-It or Lose-It” rule for FSAs.
 - › At the end of the calendar year, you may roll over up to \$680 of unused health care funds. Any remaining funds above this amount will be forfeited.
 - › The Dependent Care FSA provides a 2.5-month grace period, which means you have until March 15 of the following year to incur expenses and use the remaining funds in your FSA. Any funds in the account after this date will be forfeited.
- Once you enroll in the FSA, you can only change your contribution amount if you experience a qualified change in family status.
- Each account functions separately. You cannot transfer funds from one FSA to another.
- Claims can be submitted online at healthsavingsandspending.metlife.com.

Commuter benefit

The Commuter Benefit Plan allows you to set aside pre-tax funds to pay for your work-related transit and parking expenses. Eligible expenses for the commuter benefit include transit passes, fare cards, ticket books, and vanpool expenses. You may elect this benefit any time during the year, and benefits are effective on the first of the following month.

You may deduct pre-tax money from your paycheck to pay for commute-related expenses which can help reduce your taxable income. The maximum contribution is:

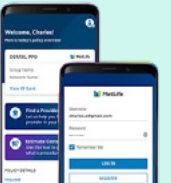
- **Transit:** \$340/month
- **Parking:** \$340/month

Check out the FSA store

Visit www.fsastore.com to shop for FSA eligible products. The site also offers tools and resources to help you better understand and use your funds.

Manage your FSA on the go with the MetLife HS&SA app

The app includes a barcode scanner that lets you quickly check if a product qualifies as an eligible healthcare expense under your FSA. The list of eligible items is extensive and updated frequently.



Life & AD&D insurance

Life and Accidental Death & Dismemberment (AD&D) insurance, through Reliance Matrix, provides financial security to you and your family if you pass away or become seriously injured. You should review and update your beneficiary designations annually and anytime personal circumstances change.

What is EOI?

Evidence of Insurability (EOI) is the process of providing health information to qualify for certain types of insurance coverage. If you elect Supplemental Life insurance above the guaranteed issue limit or after the guaranteed issue period, you will be required to submit a health questionnaire (in some cases, a physical exam may be required). After Open Enrollment, Reliance Matrix will provide a Docusign questionnaire via email. Once the document is completed and submitted, it will be reviewed by the carrier and you will be notified of their decision directly.

Basic Life & AD&D insurance

As an eligible employee, you receive Basic Life and AD&D insurance equal to two times your annual salary to a maximum of \$750,000. Basic Life and AD&D is provided by the company at no cost to you. Benefits reduce by 35% at age 65 and 50% at age 70.

Supplemental Life & AD&D insurance

In addition to Basic Life and AD&D, you may buy Supplemental Life and AD&D insurance at discounted rates. The chart below describes the amounts of coverage you can buy for yourself, your spouse, and your child(ren).

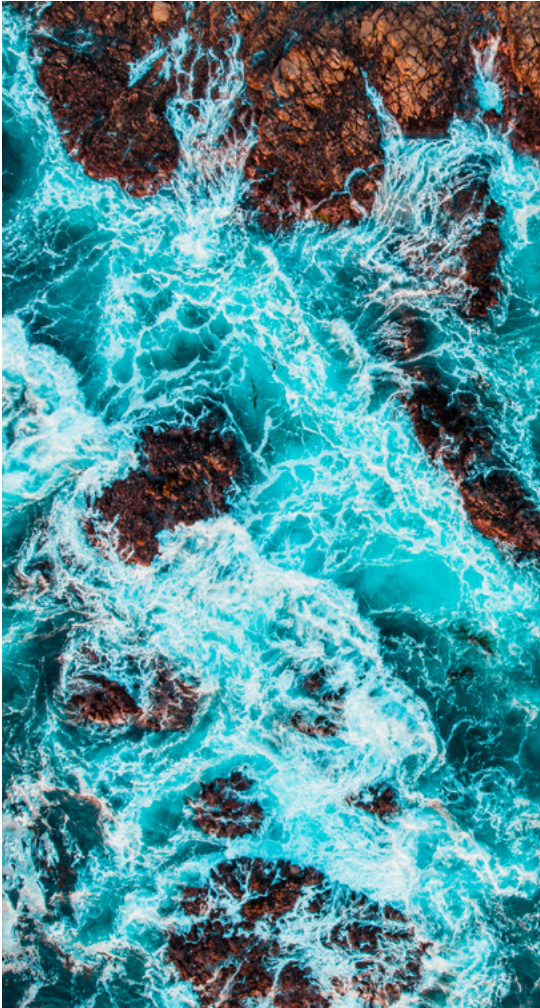
Benefit Features	Supplemental Life & AD&D Insurance*		
	Employee	Spouse	Dependent Child(ren) (age 14 days – 26 years)
Coverage Options	Increments of \$10,000	Increments of \$5,000	Increments of \$1,000
Maximum	\$500,000	\$250,000 (cannot exceed 50% of employee coverage)	\$10,000
Guaranteed Issue Amount (only for new hires or qualifying life events)	Up to \$200,000	Up to \$25,000	

Supplemental Life and AD&D insurance premiums

Monthly Cost per \$1,000 of Supplemental Life and AD&D Coverage										
Age	<30	30 – 34	35 – 39	40 – 44	45 – 49	50 – 54	55 – 59	60 – 64	65 – 69	>70
Employee and Spouse Rate**	\$0.057	\$0.062	\$0.088	\$0.145	\$0.228	\$0.346	\$0.559	\$0.935	\$1.496	\$2.969
Child Rate	\$0.167 per child									
AD&D	\$0.03									

*Any amount over \$50,000 for employees or over \$10,000 for spouses is subject to EOI.

**Spouse rate is based on employee age.



Disability coverage

If you experience an injury or illness that prevents you from working, disability coverage, through Reliance Matrix, provides partial income replacement to assist you. The Trade Desk automatically offers disability insurance at no cost to you.

Short-Term Disability (STD)

STD coverage provides you with a portion of income replacement if you are unable to work due to a non-occupational illness or injury. STD benefits may be offset by benefits you receive from the state-mandated disability plans in California, New Jersey, New York, or Rhode Island. STD benefits are coordinated with state benefits. You must apply for any state benefits that you are eligible for in order to qualify for coverage under the STD plan.

STD			
Percent of Earnings	Weekly Maximum	Elimination Period	Maximum Duration
California: 70% All Other States: 60%	\$3,000	7 days	25 weeks

Long-Term Disability (LTD)

LTD coverage pays you a portion of your earnings if you cannot work for an extended period of time due to a disabling illness or injury. Benefits are reduced by other sources of disability income you may qualify for, such as Social Security and Workers' Compensation.

LTD			
Percent of Earnings	Monthly Maximum	Elimination Period	Maximum Duration
60%	\$15,000	180 days	Up to Social Security Normal Retirement Age

401(k) retirement plan

Being retirement-ready is an important part of financial wellness. The key to success is to start saving now. The Trade Desk 401(k) Plan, administered by Fidelity, offers a variety of investment options. The company generously matches your 401(k) contributions to help grow your retirement savings. The maximum amount you can contribute to a 401(k) retirement plan in 2026 is \$24,500. Participants aged 50 to 59 may contribute up to \$32,500 including catch-up contributions. Participants aged 60 to 63 may be eligible to contribute up to \$35,750 with the special catch-up provision.

Don't miss the match!

The Trade Desk will match your 401(k) contribution at 75% up to the first 6% of your eligible wages. That's free money going into your retirement account and just another way we want to thank you for being a part of our team.

Eligibility

You are eligible to participate in the 401(k) plan on your date of hire. When eligible, you may change your contribution amount, allocate your asset distribution, and designate beneficiaries at any time. If you don't make an election, you are automatically enrolled at a contribution rate of 3%, but you may increase or decrease your contribution amount any time at www.netbenefits.com. You may also make a separate deferral election for bonus and commission.

Contributions

The Trade Desk will match employee contributions 75% up to the first 6% of your contributed eligible wages.

Personal contributions may be pre-tax or after-tax (Roth) and are added to your account through convenient payroll deductions. Original addition to address client request to note contributions can be changed at any time. Your funds and contributions made by the company are immediately vested. This means the funds in your account are 100% yours. The company match only applies to Traditional and Roth 401(k) contributions; it does not apply to the after-tax plan.

Maximum rollover

- Start saving as soon as possible to grow your retirement account.
- Begin with small contributions, if necessary, and increase contributions over time. Elect the Automatic Increase Program (AIP) to automatically increase your contribution by 1, 2, or 3% annually on the date you choose.
- Understand investment returns may fluctuate.
- Let it sit. Avoid penalties by leaving funds in your 401(k) until retirement. Refer to the Summary Plan Description to learn more about when you are able to take a distribution from your 401(k).
- If you have any previous retirement accounts, you can roll them into your current retirement account.
- Take advantage of personal financial advisors through Origin. This benefit is provided at no cost to you.

Keep track of your 401(k)

Manage your account or change your contributions anytime at www.netbenefits.com or contact Fidelity by calling (800) 294-4015.



Employee stock purchase plan

You're invited to enroll in the Employee Stock Purchase Program (ESPP) where the company will buy shares of The Trade Desk stock at a minimum 15% discount through after-tax payroll deductions. You can contribute up to 100% of your compensation to an annual maximum of \$21,250 per calendar year. Each Offering Period consists of four six-month Purchase Periods. You can increase, decrease, or discontinue your contributions during an Offering Period (limited to two changes per purchase period).

Please consult a financial advisor to ensure that participating in the ESPP is appropriate for you and your investment risk profile. Keep in mind that there are no guarantees about the price of shares. For more information, visit the [Employee Stock Purchase Plan \(ESPP\)](#) Employee Center page or submit an [Equity Request](#) via Employee Center.

Selling shares

If you decide to sell ESPP shares, keep in mind that:

- Fees will exist at the time of sale.
- Taxation will exist when shares are sold.
- Gains or losses will exist depending on the ultimate selling price.



BTA insurance

When you travel for business, The Trade Desk automatically provides Business Travel Accident (BTA) insurance with accidental death, injury, travel assistance, baggage delay, checked baggage loss or damage, and identity theft protection benefits. The plan will also reimburse medical expenses up to \$250,000 when on business travel outside your country of residence.

Travel assistance benefits include:

- Pre-trip information
- Referrals to medical providers
- Facilitating medical payment
- Coordinating a medical transfer
- Dependent children/traveling companion assistance
- Identity theft solutions

Legal plan

The Trade Desk provides **free** legal benefits through Rocket Lawyer. Whether you're starting a family, buying a home, working through a landlord dispute, or planning your estate, Rocket Lawyer legal benefits can help. Take advantage of these services:

- **Legal documents library:** Create hundreds of legal documents, such as wills, leases, and child care authorization forms.
- **Attorney Q&A:** Submit a question and get reliable legal advice within one business day.
- **Attorney phone consultations:** Schedule a free, 30-minute phone call with an attorney specializing in your issue.
- **Attorney discounts:** Save 40% on lawyers in your area.

To take advantage of your free benefit, just follow these steps:

1. Go to go.rocketlawyer.com/thetradedesk.
2. Enter your work email address.
3. When you receive an email from Rocket Lawyer, click the 'Activate Account' button.
4. Fill out the form, and you're set!



Identity theft coverage

Receive the tools, resources, and guidance you need to help you identify, mitigate, and respond to identity theft. The Identity Theft program, through IDShield, provides access to personal case managers who offer step-by-step assistance and guidance if you experience identity theft. You receive credit monitoring, privacy and security monitoring, credit card fraud assistance, and full-service restoration if your identity is stolen. With the family plan, Minor Identity Protection is included and provides monitoring for up to eight children under the age of 18.

Additional legal services

When you enroll in the LegalShield legal plan, you have access to attorneys who can offer assistance and advice on a variety of legal issues. Your plan covers you, your spouse or domestic partner, and your dependents.

The legal plan gives you access to:

- Discounted attorney fees
- Online access to lawyers
- Assistance with document creation
- Legal document review
- Online tools to create customized wills, living wills, and powers of attorney

Cost for ID theft coverage and legal services

Service	Individual (Monthly)	Family (Monthly)
LegalShield	\$20.95	\$20.95
IDShield	\$10.95	\$20.95
Combined	\$31.90 (Includes Family Legal)	\$38.90

Note: LegalShield covers your eligible family members at the same cost as an individual plan.



Aetna member discount program

If you're enrolled in an Aetna medical plan, you have access to a free discount program. You'll find great deals on entertainment, travel, child and senior care, wellness, home and auto, and more. Download the LifeMart mobile app and find savings today!

Financial wellness

Getting a handle on your finances isn't always easy, but you don't have to do it on your own. The Trade Desk employees have access to Origin Financial, a program that provides you with resources such as financial counseling, wealth management, and more, at no cost. Because finances impact everyone, you can also coordinate your Origin Financial plan together with your spouse or partner.

With the Origin benefit you can:

- Manage all the details of your financial life.
- Connect with the right financial professional for your unique needs.
- Better understand your compensation, benefits, and equity.
- Get answers to key tax questions.

To enroll, visit app.useorigin.com/sign-up/the-trade-desk.

Pet insurance

Your pets can receive coverage to stay healthy, too. Voluntary pet insurance helps you be financially prepared, as veterinary bills can add up quickly. With pet insurance from MetLife, you can save up to 100% on unexpected veterinary expenses, plus get optional coverage to help pay for routine veterinary care, such as vaccines, wellness exams, and teeth cleaning.

Visit www.metlife.com/getpetquote to get an instant quote and enroll. Call MetLife at (800) 438-6388 to speak with a pet insurance expert if you have any questions.



Your benefits contacts

For all general benefits questions, please submit a Benefits Request via **Employee Center**.

Coverage	Contact	Phone	Website/Email
Medical	Aetna	(833) 874-0188	www.aetna.com
Prescription Drug	Optum Rx	(844) 495-8039	www.optumrx.com
Health Savings Account (HSA)	MetLife	(833) 571-0500	healthsavingsandspending.metlife.com
Dental	Guardian	(888) 600-1600	www.guardianlife.com
Vision	Guardian	(888) 600-1600	www.guardianlife.com
Flexible Spending Account (FSA)	MetLife	(833) 571-0500	healthsavingsandspending.metlife.com
Commuter Benefit	MetLife	(833) 571-0500	healthsavingsandspending.metlife.com
Life & AD&D	Reliance Matrix	(800) 351-7500	www.reliancematrix.com Email: LifeClaimsScan@rsli.com
Disability	Reliance Matrix	(800) 351-7500	www.reliancematrix.com Existing Claim: DocManagementFaxes@rsli.com New Claim: claimsintake@rsli.com
401(k)	Fidelity Plan Number: 41884	(800) 294-4015	www.netbenefits.com
Origin Financial Plan	Origin	N/A	app.useorigin.com/sign-up/the-trade-desk
Business Travel Accident Insurance	Chubb	For Assistance: (888) 987-5920 (Inside U.S.) (240) 330-1571 (Outside U.S., Call Collect) Claims Intake: (855) 830-3719	www.chubbtravelassistance.com Claims: myclaimsagent.com/bta/login Email: ebenefits@us.crawco.com



Your benefits contacts (cont.)

Coverage	Contact	Phone	Website/Email
Fertility	Carrot	N/A	support@get-carrot.com
Mental Health Support	Modern Health	N/A	help@joinmodernhealth.com
Legal Plan	Rocket Lawyer	(877) 881-0947	go.rocketlawyer.com/thetradedesk benefitssupport@rocketlawyer.com
Identity Theft/Legal Plan Protection	LegalShield	(800) 654-7757	www.legalshield.com memberservices@legalshield.com
Employee Assistance Program (EAP)	Reliance Matrix	(855) 775-4357	rsli.acieap.com Company Code: RSL1859
Wellness Reimbursement	Forma	Live Chat Support	www.joinforma.com
Pet Insurance	MetLife	(800) 438-6388	www.metlife.com/getpetquote
Benefits Support	Health Advocate	(866) 799-2731	www.healthadvocate.com/thetradedesk answers@healthadvocate.com

