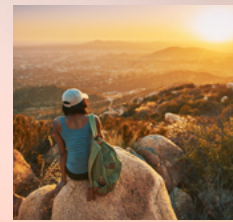


2026 Open Enrollment



November 10 – November 24, 2025



For 2026, we're introducing new vendor partners to bring you improved service, easy-to-use tools, and broad access to quality care.

What's New for 2026?

- NEW Medical:** Aetna will be the carrier for our medical plans.
- NEW HDHP deductibles** increase to align with IRS requirements:
 - Individual: \$1,700
 - Family: \$3,400
- NEW Pharmacy:** New 30-day supply limits on GLP-1 weight-loss medications. (Limit does not apply to diabetes therapies.)
- NEW Flexible Spending Accounts (Healthcare FSA, Limited Purpose FSA, and Dependent Care FSA):** Our FSAs will move from iSolved to MetLife. Contribution limits have increased:
 - Healthcare FSA: \$3,400
 - Limited Purpose FSA: \$3,400
 - Dependent Care FSA: \$7,500
- NEW Health Savings Account:** The HSA will change from Optum Bank to MetLife. IRS HSA contribution limits will increase to:
 - Individual: \$4,400
 - Family: \$8,750
- NEW Transit and Parking** The Commuter Account is moving from iSolved to MetLife. Contribution limits have increased for 2026:
 - Commuter: \$340/month
 - Parking: \$340/month

What's Next?

Use the links below to sign up for a live Open Enrollment session or office hours to ask questions and get enrollment support.

Take action, if needed: Watch for the task in your Workday inbox if you need to make plan changes, enroll in an FSA or HSA, or update dependents. For questions, submit a Benefits Request via My Apps > **Employee Center** or contact Health Advocate at **(866) 799-2731** or **answers@healthadvocate.com**.

Action Needed!

Find Your Doctor in the Aetna Network

Many of the UnitedHealthcare providers are also in Aetna's network, but it's important to confirm to avoid paying out-of-network costs.

- Contact your doctor's office to ask if they are in the Aetna Choice POS II network.
- Use the Aetna provider search at aetna.com/docfind.

Are You Currently Receiving Treatment?

If you're currently receiving a course of treatment (such as pregnancy, cancer care, mental health services, or post-surgery recovery) from a provider who is not in Aetna's network, you may qualify for temporary coverage. Submit a **Transition of Care** form available through **Employee Center**.

Open Enrollment Sessions

Registration Link	Date/Time
Open Enrollment Session 1	Monday, November 10 12 pm PT, 2 pm CT, 3 pm ET
Aetna Education Session	Friday, November 14 10 am PT, 12 pm CT, 1 pm ET
Open Enrollment Session 2	Monday, November 17 9 am PT, 11 am CT, 12 pm ET

Office Hours

Registration Link	Date/Time
Office Hours 1	Thursday, November 13 9 am PT, 11 am CT, 12 pm ET
Office Hours 2	Tuesday, November 18 1 pm PT, 3 pm CT, 4 pm ET

Use the links above to sign up for an Office Hours session.

What's Staying the Same

Copays, deductibles (PPO), and out-of-pocket maximums are unchanged. Premiums remain 100% company-paid for you and your dependents. You continue to have two medical plan options (PPO and HDHP). Pharmacy benefits will stay with Optum Rx.

Do I Need to Enroll?

This open enrollment is a passive enrollment, which means your current coverage will roll over to 2026. You only need to take action if you want to:

- Enroll or re-enroll in an FSA
- Make changes to your benefits
- Add or drop dependents from coverage

Your benefits will be in effect from January 1 through December 31, 2026, unless you experience a qualifying life event (such as marriage, divorce, or birth of a child).

Extra Support from Aetna

These resources and programs are available at **no cost to you** when you enroll in an Aetna medical plan:



Active&Fit

Through Aetna's Active&Fit program, you'll find discounts to thousands of gyms and exercise studios across the country, including Anytime Fitness, LA Fitness, Club Pilates, Pure Barre, Gold's Gym, and more! Enjoy access to one-on-one personal well-being coaches, and more than 14,000 on-demand workout videos.



Health Your Way Wellness Program

Aetna's Health Your Way program helps you achieve your wellness goals through personalized resources, phone or video coaching, and fun challenges. The mobile app is easy to use and features a well-being assessment and personalized health report. You can earn up to \$100 in gift cards by completing wellness activities.



CVS Virtual Care

Virtual care connects you with experienced doctors 24/7 from the comfort of your home or office. Aetna's Virtual Care program, through CVS, includes care for:

- Cold and flu symptoms
- Earaches
- Pink eye
- Rashes
- Depression
- Anxiety
- And more!



Back and Joint Care (Hinge Health)

Back and Joint Care is a virtual physical therapy program, allowing you to reduce your joint or muscle pain without leaving home. This Aetna program offers:

- **Clinical care** through 15-minute virtual physical therapy sessions for back, knee, hip, neck and shoulder pain.
- **Pelvic health** program that includes wearable pain relief, and surgery support for spinal and neck injuries.

Refer to your 2026 Benefits Guide for program details, including contact information.

Summary of Material Modification: This communication describes important changes to The Trade Desk's benefit plans effective January 1, 2026. Please review these changes carefully and keep this information with your Summary Plan Description for future reference. If there is any conflict between this communication and the official Plan documents, the Plan documents will govern. The Trade Desk reserves the right to amend or terminate the Plan(s) at any time. A paper version of this communication is available upon request. Submit your request or questions via My Apps > Employee Center > Benefits Request.