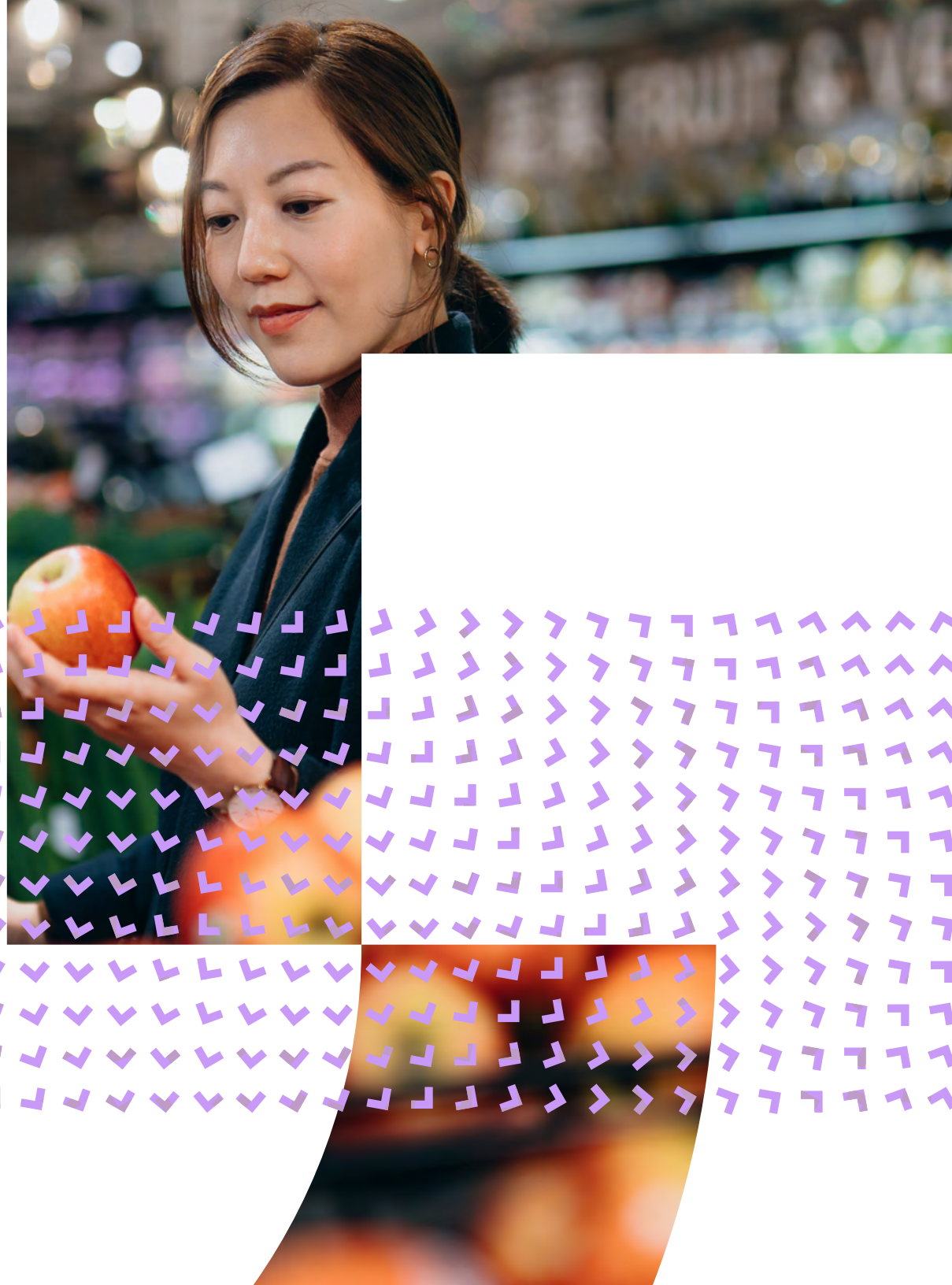




# Smart Benefits. Your Way.



# Take control and get the most from your benefits

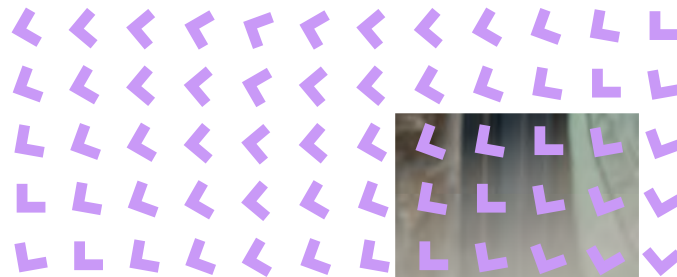
Your benefits are a powerful set of tools and options to help you balance work, health and life. This guide is designed to help you understand the benefits available to you and how to use them effectively. Inside, you'll find details on health, wellness, financial and everyday support programs, all structured to provide clear options and flexibility to make your benefits work for you. Dive in, explore your choices and see how these benefits can support you through all of life's important moments.

Smart benefits. Your way.



# 2026 Updates

We review and adjust our benefits plans each year based on cost increases, marketplace trends and the evolving needs of our employees. For 2026, our core benefits remain in place, while some plan features have been updated. Take a look at what's new this year, ensure you understand your options and use this guide to make informed choices during your enrollment.



## Updated HSA Match Formula

Health Savings Account (HSA) funding formulas are changing for 2026. If you are enrolled in one of Digital Realty's High-Deductible Health Plans (HDHP), you'll now receive a dollar-for-dollar match (instead of an automatic contribution).

**Company match:** Up to \$750 a year for individual coverage or \$1,500 for family coverage.

**How it works:** Match is per pay period—contribute at least \$28.85 (individual) or \$57.69 (family) each paycheck to get the full match.

**Build long-term savings: Use your HSA to cover current healthcare expenses or invest for the future.**

## Introducing Health Advocacy Solutions

If you're enrolled in a Blue Cross Blue Shield (BCBS) medical plan, you now have access to Health Advocacy Solutions—a new service that gives you personal support for your healthcare needs:

- **Understand your benefits**—Find in-network providers, get coverage explained and resolve claims.
- **Stay on track**—Coordinate appointments and manage ongoing care or chronic conditions.
- **Get trusted guidance**—Learn about conditions, treatment options, preventive care and local resources.

# 2026 Updates (continued)

Take a look at what else is new in 2026:

## New BCBS ID Cards

- BCBS plan members will get a new benefit ID card

## Increased Dependent Care FSA Contribution

- Limit increasing from \$5,000 to \$7,500
- Save more pre-tax dollars for child or dependent care

## Updates to Retirement Contributions

- If you're 50+ and earned \$145,000+ in FICA wages in 2025, catch-up contributions will now go into an after-tax Roth account

## Changes to the HDHP Medical Plan

- Deductible and out-of-pocket maximums adjusting slightly to meet IRS guidelines

### If You Don't Enroll for 2026

If you don't want to make any changes, your elections roll over to 2026 except for your spending accounts. **You must re-elect your spending accounts and set your contributions every year.** This is your one time per year to make plan changes!





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# Need Help?

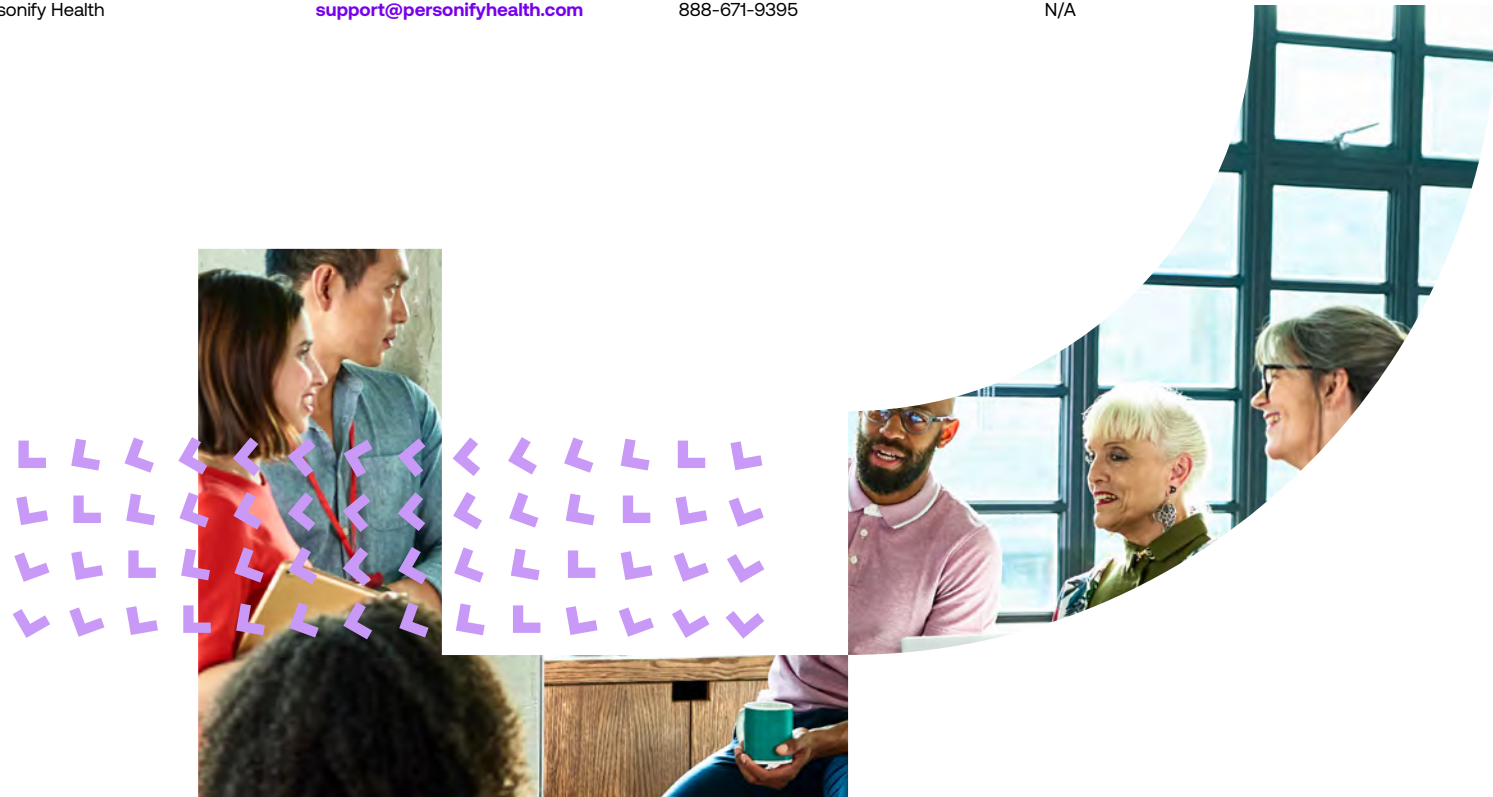
Have questions about your benefits? Here's where to go for answers.

For Questions About ...	Contact	Website	Telephone/Email	Plan/Group ID
<b>Benefits Administration (eligibility, plans, enrollment periods, etc.)</b>	Digital Realty Benefits Team		<a href="mailto:benefits@digitalrealty.com">benefits@digitalrealty.com</a>	N/A
<b>Medical/Prescription Drug/Health Advocacy Solutions</b>	BlueCross BlueShield	<a href="http://bcbstx.com">bcbstx.com</a>	833-461-2224	Select Plan: 370324 HDHP Plan: 370325
<b>Medical/Prescription Drug</b>	Kaiser	<a href="http://kp.org">kp.org</a>	800-464-4000	NorCal: 605667 SoCal: 233652 MAS: 24796
<b>Dental</b>	Cigna	<a href="http://mycigna.com">mycigna.com</a>	800-244-6224	3345774
<b>Vision</b>	VSP	<a href="http://vsp.com">vsp.com</a>	800-877-7195	12274215
<b>Dependent Verification</b>	IVerifyPro	<a href="http://iVerifyPro.com/digitalrealty">iVerifyPro.com/digitalrealty</a>	855-205-0250	N/A
<b>Life &amp; Disability</b>	Unum	<a href="http://unum.com/employees">unum.com/employees</a>	866-679-3054	Basic: 137969 Voluntary: 130752, 137969
<b>Flexible Spending Accounts</b>	Fidelity	<a href="http://netbenefits.com">netbenefits.com</a>	800-835-5095	N/A
<b>Health Savings Account</b>	Fidelity	<a href="http://netbenefits.com">netbenefits.com</a>	800-835-5095	N/A
<b>Employee Stock Purchase Program</b>	Fidelity	<a href="http://netbenefits.com">netbenefits.com</a>	800-544-9354	N/A
<b>Retirement 401(k) Savings Plan</b>	Fidelity	<a href="http://401k.com">401k.com</a>	800-835-5097	85828
<b>Employee Assistance Program</b>	HealthAdvocate	<a href="http://healthadvocate.com/members">healthadvocate.com/members</a>	866-799-2485	N/A
<b>Pre-Planned Surgical Services (for BCBS members only)</b>	Lantern Surgery Care	<a href="http://my.lanterncare.com">my.lanterncare.com</a>	833-907-2003	N/A
<b>Virtual Physical Therapy (for BCBS members only)</b>	Hinge Health	<a href="http://hingehealth.com/for/digitalrealty">hingehealth.com/for/digitalrealty</a>	<a href="mailto:help@hingehealth.com">help@hingehealth.com</a> 855-902-2777	N/A



## Need Help? (continued)

For Questions About ...	Contact	Website	Telephone/Email	Plan/Group ID
<b>Leave of Absence</b>	Unum	<a href="http://unum.com/employees">unum.com/employees</a>	866-779-1054	137969
<b>Supplemental Medical Plans—Critical Illness, Accident and Hospital</b>	Unum	<a href="http://unum.com/employees">unum.com/employees</a>	866-679-3054	R0660787
<b>Pet Insurance</b>	Pets Best	<a href="http://petsbest.com/digitalpet">petsbest.com/digitalpet</a>	888-984-8700	9754105 Referral code: DIGITALPET
<b>ID Theft</b>	Allstate Identity Protection	<a href="http://myaip.com">myaip.com</a>	800-789-2720	1921
<b>Legal</b>	MetLife Legal Plans	<a href="http://legalplans.com">legalplans.com</a>	800-821-6400	Access code: GetLaw
<b>Commuter Benefits, Tuition Reimbursement</b>	Fidelity	<a href="http://netbenefits.com">netbenefits.com</a>	800-835-5095	N/A
<b>Wellbeing Reimbursement</b>	Espresa	<a href="http://espresa.com">espresa.com</a>	<a href="mailto:support@espresa.com">support@espresa.com</a> 844-377-7372	N/A
<b>529 College Savings Plan</b>	Fidelity	<a href="http://netbenefits.com">netbenefits.com</a>	800-835-5095	N/A
<b>Student Loan Refinancing</b>	Fidelity	<a href="http://netbenefits.com">netbenefits.com</a>	800-835-5095	N/A
<b>Wellness Program</b>	Personify Health	<a href="mailto:support@personifyhealth.com">support@personifyhealth.com</a>	888-671-9395	N/A



# Eligibility

If you are a U.S. employee regularly scheduled to work at least 30 hours per week, you are eligible for Digital Realty benefits on the first day of the month following your date of hire.

## Who Can I Cover?

You can cover these people:

- Yourself
- Your spouse or domestic partner
- Your children or children of your domestic partner, up to age 26
- Children of any age who are mentally or physically unable to care for themselves

## Verifying Eligibility | Dependents

**Proof of dependent eligibility will be required.**

If you are adding any dependents, watch for a letter and follow-up emails from IVerifyPro, our dependent verification audit firm. This letter will provide the information and documentation required to verify eligibility for your dependents. Any dependents who aren't verified will be dropped from coverage at the end of the verification process.

## What's a Qualifying Life Event (QLE)?

A Qualifying Life Event (QLE) is a change in status that allows you to make changes to your health insurance outside of the regular Annual Enrollment period.

Some of the most common QLEs include:

- Marriage or divorce
- Birth/adoption of a child
- Gain or loss of other coverage
- Change in employment status or benefits eligibility

When you have a QLE, you have 30 days to report it, provide supporting documentation and make your new elections.<sup>1</sup> Day one of the 30 days is the date of the event.

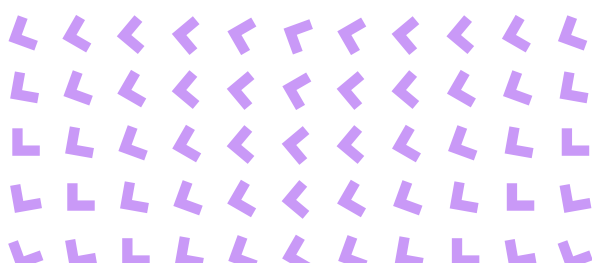
Be sure to notify and submit any necessary documentation by the applicable deadlines to the Digital Realty Benefits Department at [benefits@digitalrealty.com](mailto:benefits@digitalrealty.com).

You do not need to provide a Social Security Number/card or a birth certificate to enroll a newborn—the birth announcement from the hospital is acceptable to meet the 30-day enrollment window.

## What happens if a QLE is not reported within 30 days?

QLEs not reported within 30 days of the event (where day one is the date of the event) will not be processed and you will not be allowed to make changes to your coverage. You will have to wait for the next Annual Enrollment to change your coverage.

<sup>1</sup>If you or your covered dependents become eligible for state-provided premium assistance or lose coverage under Medicaid or the Children's Health Insurance Program, you have 60 days to report, provide supporting documentation and make corresponding changes to your benefits.



# Your Health

## Medical Plans | Options

Digital Realty offers several medical plan choices to support the needs of you and your family.

All plans include built-in prescription drug coverage and cover preventive care at 100%. The main difference is in how you pay for care—with varying premiums, deductibles and out-of-pocket maximums.

Refer to the Summary Plan Description (SPD) for additional details about coverage and exclusions. The BCBS Select Plan, Kaiser HMO and Kaiser HDHP are in-network only plans, and the BCBS HDHP offers both in-network and out-of-network coverage. BCBS is available nationwide, while Kaiser is only available to those in California or the Mid-Atlantic States (Virginia, Maryland and Washington, D.C.).

Key Features	BCBS Select	BCBS HDHP		Kaiser HMO (CA or MAS Only)	Kaiser HDHP (CA or MAS Only)
	In-Network Only	In-Network	Out-of-Network <sup>1</sup>	In-Network Only	In-Network Only
<b>Annual Calendar Year Deductible</b>					
<b>Individual</b>	\$250	\$3,400	\$3,400	\$500	\$3,400
<b>Family</b>	\$500	\$6,800	\$6,800	\$1,000	\$6,800
<b>Out-of-Pocket Maximum</b>					
<b>Individual (Includes Deductible)</b>	\$3,000	\$3,400	\$5,000	\$2,500	\$3,400
<b>Family (Includes Deductible)</b>	\$6,000	\$6,800	\$10,000	\$5,000	\$6,800
<b>Coinsurance (Portion You Pay)</b>	10% <sup>2</sup>	0%	50% <sup>2</sup>	20% <sup>2</sup>	0%
<b>Employer Health Savings Account Funding</b>					
<b>Individual</b>	N/A	\$750		N/A	\$750
<b>Family</b>	N/A	\$1,500		N/A	\$1,500
<b>Physician Service</b>					
<b>Preventive Care</b>	No charge	No charge	50% coinsurance after deductible	No charge	No charge
<b>Physician Services</b>	\$30 copay	No charge after deductible	50% coinsurance after deductible	\$20 copay	No charge after deductible
<b>Specialist</b>	\$60 copay	No charge after deductible	50% coinsurance after deductible	\$30 copay	No charge after deductible
<b>Lab and X-ray Services</b>	\$30 copay	No charge after deductible	50% coinsurance after deductible	\$10 copay	No charge after deductible
<b>Inpatient Hospital Service (Per Admission)</b>	\$500 (deductible & coinsurance apply)	No charge after deductible	50% coinsurance after deductible	20% after deductible	No charge after deductible

<sup>1</sup>Out-of-network reimbursement of allowable Reasonable and Customary (R&C) amount. Provider may balance bill participant for amount over R&C.

<sup>2</sup>After deductible.

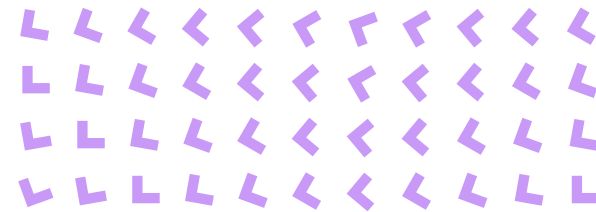
## Medical Plans | Options (continued)

Key Features	BCBS Select	BCBS HDHP		Kaiser HMO (CA or MAS Only)	Kaiser HDHP (CA or MAS Only)
	In-Network Only	In-Network	Out-of-Network <sup>1</sup>	In-Network Only	In-Network Only
<b>Emergency Treatment</b>					
<b>Urgent Care</b>	\$50 copay	No charge after deductible	50% coinsurance after deductible	\$20 copay (CA) \$30 copay (MAS)	No charge after deductible
<b>Emergency Room</b>	\$150 copay (deductible & coinsurance apply)	No charge after deductible	50% coinsurance after deductible	\$250 (deductible & coinsurance apply)	No charge after deductible
<b>Retail Prescriptions (30-Day Supply)</b>					
<b>Generic</b>	\$20 copay	No charge after deductible	N/A	\$10 copay	No charge after deductible
<b>Preferred Brand</b>	\$40 copay	No charge after deductible	N/A	\$30 copay	No charge after deductible
<b>Non-Preferred Brand</b>	\$60 copay	No charge after deductible	N/A	\$60 copay	No charge after deductible
<b>Mail-Order Prescriptions (90-Day Supply)</b>					
<b>Generic</b>	\$40 copay	No charge after deductible	N/A	\$20 copay	No charge after deductible
<b>Preferred Brand</b>	\$80 copay	No charge after deductible	N/A	\$60 copay	No charge after deductible
<b>Non-Preferred Brand</b>	\$120 copay	No charge after deductible	N/A	\$120 copay	No charge after deductible

### Prescription Drug Coverage

Our BCBS Select and Kaiser HMO plans use a copay system for managing prescription costs. For certain specialty drugs, we offer copay assistance to lower what you pay out-of-pocket.

Our plans also use a formulary—a list of covered medicines. In most cases, we'll cover the common brand-name version if there's no generic available. Our BCBS formulary is updated periodically and may change throughout the year, so make sure to refer to the most up-to-date formulary to see what's currently covered.



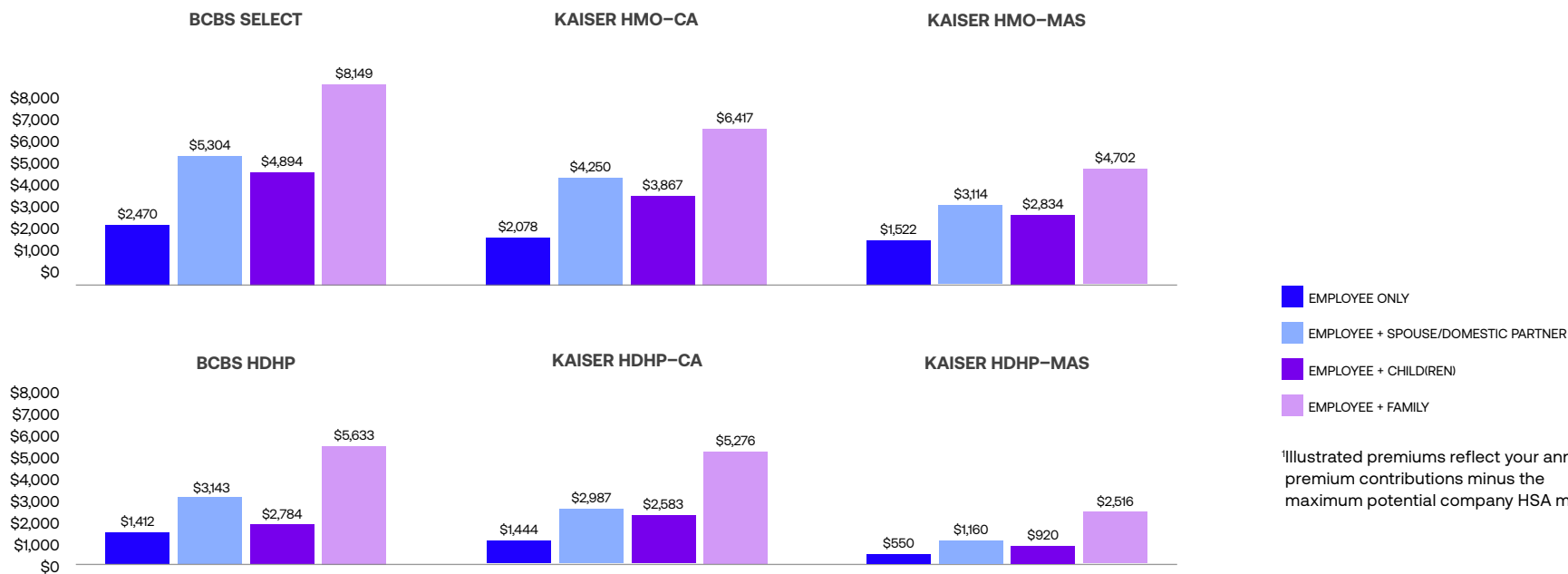
# Medical Plan Premium Comparison

## Biweekly Premium Comparison

	BCBS Select	BCBS HDHP	Kaiser HMO		Kaiser HDHP	
Per Paycheck (26 pay periods per year)			CA	MAS	CA	MAS
Employee Only	\$94.99	\$83.15	\$79.91	\$58.55	\$84.37	\$50.01
Employee + Spouse/ Domestic Partner	\$204.02	\$178.58	\$163.46	\$119.77	\$172.58	\$102.29
Employee + Child(ren)	\$188.24	\$164.78	\$148.75	\$108.99	\$157.05	\$93.08
Employee + Family	\$313.43	\$274.36	\$246.82	\$180.85	\$260.60	\$154.46

## Annual Premium Comparison<sup>1</sup>

When evaluating your options, be sure to review the medical plan costs and consider that if you enroll in one of the High-Deductible Health Plan (HDHP) options, the company will match your Health Savings Account (HSA) contributions—up to \$750 for individual coverage or \$1,500 for family coverage.



## Choosing Your Medical Plan

### COST



Compare the total costs under each plan. Consider out-of-pocket costs like deductibles, office visit copays, premiums and prescriptions.

### PROVIDER CHOICE



Check the plan network to see if it meets your needs.

### HEALTH SAVINGS ACCOUNT



HDHPs are coupled with an HSA with optional pre-tax contributions that Digital matches per-pay-period to help reduce your overall healthcare expenses.

### About The Plans



BlueCross BlueShield of Texas



KAISER PERMANENTE®

#### BCBS SELECT

- No referral needed for specialists
- Deductible and coinsurance apply for some services
- Copays for covered services
- No coverage for out-of-network care
- Health Advocates to help you manage all aspects of healthcare

#### KAISER HMO

- No referral needed for specialists
- Deductible and coinsurance apply for some services
- Copays for covered services
- No coverage for out-of-network care

#### BCBS HDHP

- Higher deductibles but lower premiums
- Out-of-network care is available, but you'll pay more
- Digital Realty contributes to your HSA
- Health Advocates to help you manage all aspects of healthcare

#### KAISER HDHP

- Higher deductibles but lower premiums
- No coverage for out-of-network care
- Digital Realty contributes to your HSA

### Find A Doctor



BlueCross BlueShield of Texas



KAISER PERMANENTE®

If you want to see if your doctor is in network before you receive your BCBS ID card, go to [bcbstx.com](https://www.bcbstx.com), select "Find Care," then "Find a Doctor or Hospital," then "Search as Guest." From there, you can enter your address and search.

Both the BCBSTX Select In-Network Only plan and the BCBSTX HDHP plan utilize the **Blue Choice PPO network**.

Log in to [kp.org/searchdoctors](https://kp.org/searchdoctors).

Remember, Kaiser is only available for those living in California and the Mid-Atlantic States and provides no out-of-network benefits.



## Where to Go for Care

Knowing where to go can make a big difference in the cost of your care—especially when you use in-network providers.

**BlueCross BlueShield**—use the BCBSTx app or contact a BCBSTX Health Advocate (see page 14).

**Kaiser**—use the My Health Manager app or visit Kaiser’s Get Care page (see page 17).

Find the care you need at a price that’s right for you!

Provider	Good For	Average Wait	Cost
24/7 Nurseline	Health questions and advice	None	None
Virtual Visits	Health exams, colds, flu, minor injuries	Less than 20 minutes	\$
Doctor	Health exams, shots, cough, sore throat	Less than 20 minutes	In-Network: \$ Out-of-Network: \$\$
Retail Health Clinic	Headache, stomach ache, sinus pain	Variable	In-Network: \$ Out-of-Network: \$\$
Urgent Care Center	Back pain, vomiting, animal bite, asthma	30 minutes or less	In-Network: \$\$ Out-of-Network: \$\$\$
Hospital ER	Chest pain, bleeding, broken bones	One hour or more	In-Network: \$\$\$ Out-of-Network: \$\$\$\$

### Know the Difference

Freestanding ERs look a lot like urgent care centers but may not be affiliated with an in-network hospital. That means you could end up with a hefty bill (or several bills). You might even be sent to a hospital ER for care! Here are ways to spot a freestanding ER:

1. Look for “Emergency” on the building exterior.
2. Check the hours. If it’s open 24/7, it’s a freestanding ER. Urgent care centers close at night.
3. Confirm it’s not connected to a hospital.
4. Ask if it follows the copay, coinsurance and deductible payment model.
5. Ask if they are in-network for your network. Simply asking if they “accept” the insurance is not enough! Even out-of-network providers will “accept” the insurance and still balance bill you.



## BlueCross BlueShield: Maximize Your Coverage with Tools and Resources

Both BCBS plans have tools, resources and support to ensure you and your covered dependents get the most from your plan benefits while helping you navigate the care you need for your health and wellbeing.

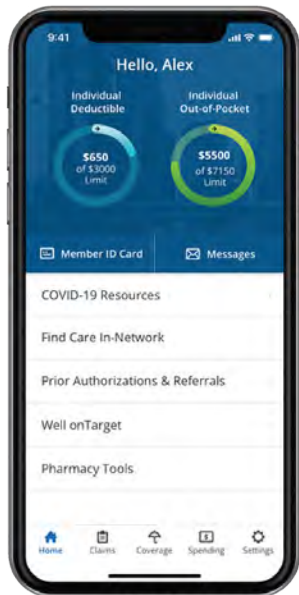
### Mobile App

#### BlueCross BlueShield of Texas

Access easy-to-navigate information, connect to care, manage claims and more.

With the Blue Access for Members app, you can:

- Pull up your ID card
- See your specific benefits and coverage details
- Track spending and progress toward meeting your deductible
- View, filter and pay claims for your whole family
- Find in-network providers near you and search by location or specialty
- Compare cost estimates for doctor visits and procedures



Available in Spanish



### BCBS Health Advocacy Solutions

Personalized support when you need it most.

Health Advocacy Solutions through BCBS connects you with personalized support to make navigating healthcare easier. Health Advocates are more than customer service—they're your personal healthcare guides, supporting your journey to better care and healthier outcomes.

How Health Advocates Can Help You:

- Understand your benefits and find in-network providers
- Coordinate care and appointments to keep your healthcare on track
- Support chronic condition management and ensure continuity of care
- Provide trusted information on health conditions, treatment options and preventive care
- Assist with claims and connect you to community resources to support your overall wellbeing

Call the number on the back of your member ID card, chat with an advisor on [bcbstx.com](https://www.bcbstx.com) or visit the BCBS app.



## BlueCross BlueShield: Maximize Your Coverage with Tools and Resources

### Virtual Care | BlueCross BlueShield MDLIVE

With MDLIVE, you have 24/7 access to virtual care from board-certified physicians from the comfort of your home or while you're on the go. MDLIVE physicians can diagnose symptoms and prescribe medication virtually, saving you time and travel.

MDLIVE doctors can treat many non-emergency medical conditions, including:

General Medicine	Dermatology	Behavioral Health
Cold, cough & flu	Acne	Anxiety
Fever	Eczema	Depression
Headache	Psoriasis	Grief & loss
Sinus infections	Rosacea	Parenting support
Urinary tract infections	Spots & moles	Stress management

### MDLIVE Mental Health Visits

All BCBS medical plan members have easy access to mental health visits through MDLIVE. Get support from a licensed therapist or board-certified psychiatrist on your schedule, from the comfort of your home, for issues like stress, anxiety or dealing with loss.

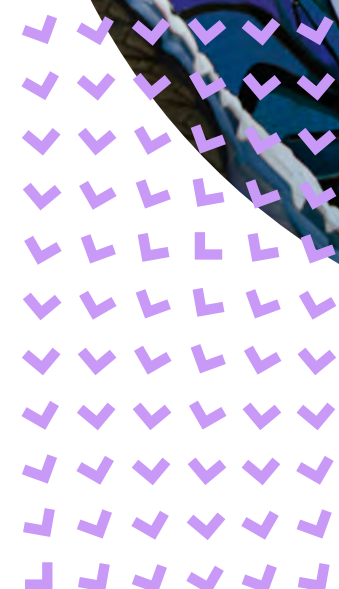
#### Getting Help Is Easy

Go online, use the MDLIVE app or call to schedule a visit:

1. Create an MDLIVE account and share why you're seeking support.
2. Choose a therapist or psychiatrist.
3. Create an appointment time that works for your schedule.
4. Meet virtually with your therapist or psychiatrist from the privacy and comfort of your home.



Download the MDLIVE app here:



## BlueCross BlueShield: Maximize Your Coverage with Tools and Resources

### Pre-Planned Surgical Services | Lantern Surgery Care (for BCBS Members)

How do you find a quality surgeon, schedule appointments, keep up with work and deal with unexpected medical bills and follow-up care? You turn to Lantern Surgery Care, a benefit provided at no cost to our BCBS medical plan members.

The service features:

- High-quality surgeons who have:
  - Extensive training and board certification
  - Demonstrated results in their specialties
  - Comprehensive reputational review
- Dedicated care advocates who:
  - Locate and provide a list of surgeons who are best suited to your needs
  - Schedule and coordinate your appointments, medical records transfer and any travel arrangements
  - Follow up with you after your surgery to make sure your needs are being met
- Savings:
  - A portion of your deductible and copay may be completely waived

#### Planning Surgery? Contact Lantern Surgery Care

Lantern Surgery Care is an option available to you for top-quality care and cost savings. If you are a BCBS medical plan member, you can contact Lantern Surgery Care today to get started on any surgery you have planned. Click [here](#) to learn more about Lantern Surgery Care.

- Call **833-907-2003**
- Visit [my.lanterncare.com](https://my.lanterncare.com)



### Virtual Physical Therapy | Hinge Health (for BCBS Members)

Hinge Health helps you conquer back and joint pain, recover from injuries, prepare for surgery or stay healthy and pain-free. Best of all, Hinge Health's programs are provided at no cost to you and your eligible dependents enrolled in the BCBS medical plans.

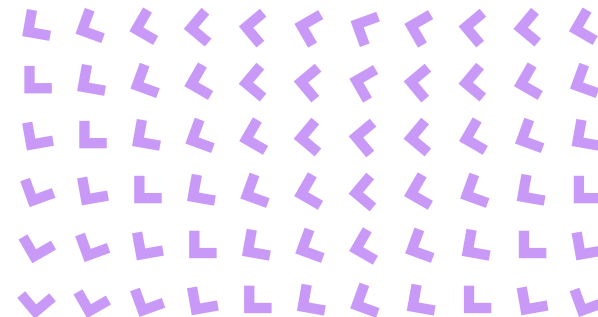
Hinge Health provides all the tools you need to get moving again from the comfort of your home.

- Get a personal care team, including a physical therapist and health coach
- Schedule personal physical therapy sessions as needed
- Receive wearable sensors that give live feedback on your form in the app

If you don't have pain and are just looking to stay healthy, you can still sign up with Hinge Health. Recommended exercises will be tailored to you based on your job and lifestyle.

For questions, you can call Hinge Health at **855-902-2777** or send an email to [hello@hingehealth.com](mailto:hello@hingehealth.com).

Learn more [here!](#)



## Kaiser: Maximize Your Coverage with Tools and Resources

All Kaiser plans have tools, resources and support to ensure you and your covered dependents get the most from your plan benefits while helping you navigate the care you need for your health and wellbeing.

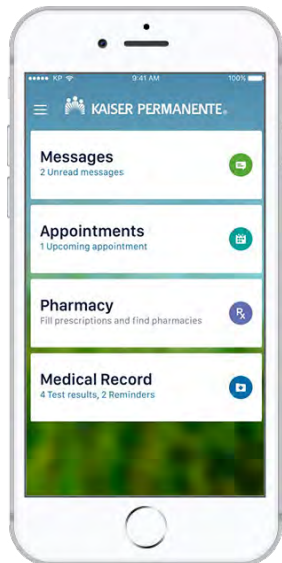
### Mobile App

#### Kaiser

Use Kaiser Permanente’s My Health Manager app to:

- Email your doctor’s office
- View most test results
- Schedule or cancel routine appointments
- Refill most prescriptions

You must be registered on [kp.org](https://kp.org) to start using the My Health Manager app. Go to [kp.org/registernow](https://kp.org/registernow) to set up your account. You’ll use your new [kp.org](https://kp.org) User ID and password to activate the app.



#### Kaiser Telehealth

Kaiser plan members have access to telehealth services through Kaiser—anytime, anywhere. You can get the care you need by phone, email or video.

To schedule an appointment:

- Call **866-454-8855 (TTY 711)**
- Visit [healthy.kaiserpermanente.org/get-care](https://healthy.kaiserpermanente.org/get-care)
- Select your region
- Choose your visit type—E-visit or video visit
- Non-urgent medical questions can be emailed to your doctor through the mobile app or by visiting [kp.org](https://kp.org)

#### Kaiser California Fertility Coverage

Beginning January 1, 2026, the Kaiser California HMO and HDHP will cover:

- Comprehensive infertility diagnosis and treatment, including IVF
- Up to three completed egg retrieval cycles
- Unlimited embryo transfers (based on established clinical standards)
- Inclusive coverage for LGBTQIA+ individuals and single patients



## Kaiser: Maximize Your Coverage with Tools and Resources

### For your mental wellness

Access apps to help reduce stress, improve sleep and manage overall mental wellness at no cost.



**Calm**

The number one app for sleep and meditation—designed to help lower stress, anxiety and more.

- More than 100 guided meditations
- Audio sleep aids for deeper, more restful sleep
- Exclusive music for focus, relaxation and sleep



**Headspace Care**

Text one-on-one with an emotional support coach anytime, anywhere. Support is just a text message away.

- 24/7 text-based emotional support coaching
- Support for goals, challenges and personal action plans
- Self-care recommendations based on your needs



**ClassPass**

#### We're making it easier to exercise from anywhere

Regular workouts can help improve your mood, sharpen your mind and help you feel healthier and happier overall. That's why we teamed up with fitness industry leader ClassPass to make it easy for you to exercise from the comfort of home.



#### On-demand video workouts at no cost

4,000+ online fitness classes—including cardio, dance, meditation, bootcamp and more—for \$0/month.



#### Reduced rates on in-person fitness classes

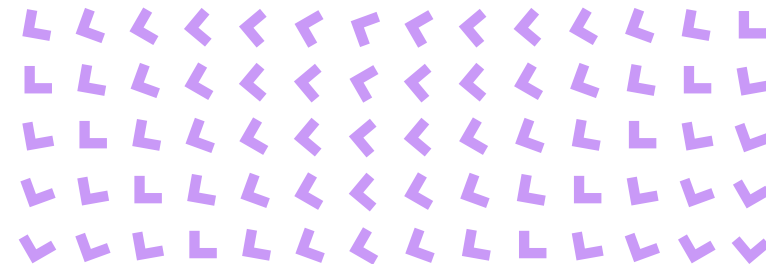
Free trial plus 20% off a monthly package to reserve in-person fitness classes at some of the top gyms and fitness studios in your area and around the world.



Get started at [kp.org/exercise](https://kp.org/exercise)

#### Why ClassPass?

- 4,000 on-demand classes to access anytime
- 40,000 studios and gyms to choose from worldwide
- 22 types of fitness classes to choose from



## Dental Coverage | Cigna PPO

Dental health is more than just a pretty smile. Healthy teeth and gums are an important indication of overall health. With Digital Realty’s plan, you can use in- or out-of-network providers, but you’ll pay less if you receive in-network care.

To locate in-network dentists, you can call or go to [Cigna.com](https://www.cigna.com) and click on “Find a Doctor,” then enter what you are looking for and your ZIP code. Then search the **Cigna DPPO or Cigna Advantage DPPO Network**.

### Key Features

### In- & Out-of-Network<sup>1</sup>

<b>Calendar Year Deductible</b>	
Individual	\$50
Family	\$150
<b>Preventive Services (No Deductible)</b>	0%
<b>Basic Services (Coinsurance You Pay)</b>	20% <sup>2</sup>
<b>Major Services (Coinsurance You Pay)</b>	50%
<b>Annual Calendar Year Maximum</b>	\$3,000
<b>Orthodontia Lifetime Maximum</b>	\$2,000

### Employee Contributions Per Paycheck (26 pay periods per year)

<b>Employee Only</b>	\$4.86
<b>Employee + Spouse/Domestic Partner</b>	\$8.71
<b>Employee + Child(ren)</b>	\$10.64
<b>Employee + Family</b>	\$12.05

Access your new ID card online through [myCigna.com](https://mycigna.com) or the myCigna app. You may also request a physical card through your registered account at [myCigna.com](https://mycigna.com).

<sup>1</sup>Out-of-network reimbursement of allowable amount, or Reasonable and Customary (R&C). Provider may balance bill participant for amount over R&C.

<sup>2</sup>After deductible.



## Vision Coverage | VSP

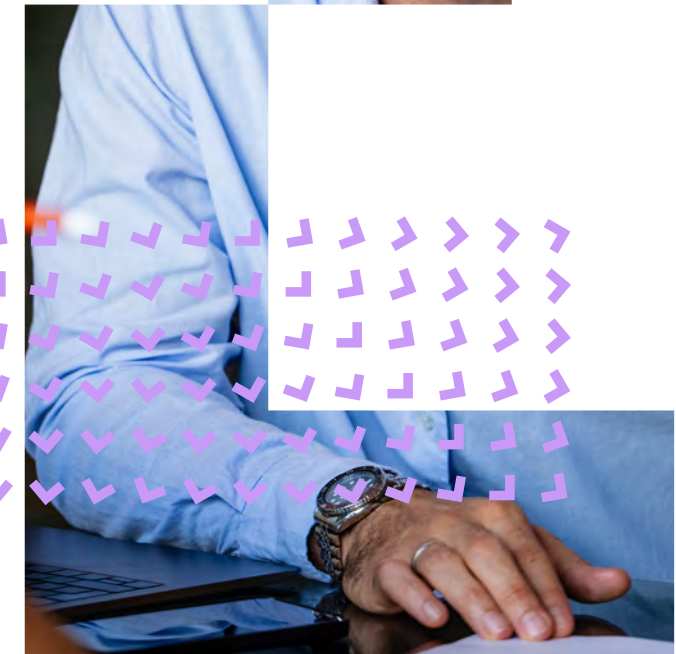
Your eyes are a window to your health. An eye exam can reveal chronic conditions like hypertension and diabetes. Our vision plan through VSP covers you and your family for exams, eyeglasses and contact lenses.

Here's a summary of what you will pay for coverage in 2026. Visit [vsp.com](https://vsp.com) for more details.

Key Features	In-Network	Out-of-Network
<b>Well Vision Exam</b>	\$10 copay	Up to \$50
<b>Lenses</b>		
<b>Single Vision</b>	\$10 copay	Up to \$50
<b>Bifocal</b>	\$10 copay	Up to \$75
<b>Trifocal</b>	\$10 copay	Up to \$100
<b>Frames (every other calendar year)</b>	\$225 frame allowance; plus 20% savings on the amount above the allowance	Up to \$70
<b>Contact Lenses (instead of glasses)</b>		
<b>Conventional/Disposable</b>	\$130 allowance; copay does not apply	Up to \$105
<b>Medically Necessary</b>	Covered in full after copay	Up to \$210

## Employee Contributions Per Paycheck (26 pay periods per year)

<b>Employee Only</b>	\$0.66
<b>Employee + Spouse/Domestic Partner</b>	\$1.13
<b>Employee + Child(ren)</b>	\$1.15
<b>Employee + Family</b>	\$1.86



## Flexible Spending Accounts (FSAs)

FSAs help stretch your healthcare dollars by allowing you to set aside pre-tax dollars to pay for eligible expenses. Digital Realty provides three types of FSAs—Health Care (HCFSA), Limited Purpose (LPFSA) and Dependent Care (DCFSA). Your health plan choice and IRS rules determine which FSA you can enroll in.

### The Rules

#### 1. Use It or Lose It

Your FSA dollars do not roll over from year to year. You must use the funds by the end of 2026 or they'll be forfeited, although the rules do allow you to carry over up to \$680 (minimum of \$50) for use in 2027.

#### 2. Pre-tax Contributions

Money you put into an FSA comes out of your paycheck before taxes, lowering your taxable income.

#### 3. Start Spending

Your Health Care or Limited Purpose account is front-loaded, so you have access to your entire year's contributions on day one.

#### 4. Re-enroll

You must elect your FSA contribution amount each year during Annual Enrollment.

#### 5. Keep Your Receipts

You may be asked to verify the eligibility of your expenses.

#### 6. Know Your Limits

The contributions limits for 2026 are:  
HCFSA and LPFSA: \$3,400  
DCFSA: \$7,500

### FSA Tip

Once you set your paycheck contribution amounts for your FSA accounts, you can't change them until next Annual Enrollment, unless you have a Qualifying Life Event.





## Health Care Flexible Spending Account (HCFSA)

If you enrolled in the BCBS Select or Kaiser HMO Plans or even waived medical coverage, you may enroll in the HCFSA. You can use the funds in your HCFSA to pay for eligible medical expenses—coinsurance, copays, pharmacy, dental and vision expenses. Your annual contribution amount is available to you on day one; you do not need to wait to accrue the funds. The contribution limit for the HCFSA for 2026 is \$3,400.

## Limited Purpose FSA (LPFSA)

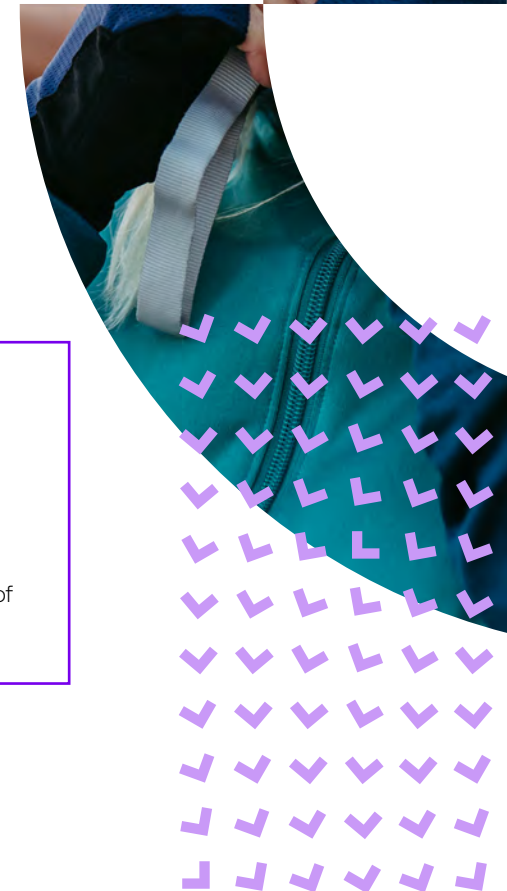
BCBS and Kaiser HDHP plan members have access to a Limited Purpose FSA account. This account has the same rules as the Health Care FSA, although you are limited to using the funds for dental, vision and post-deductible medical expenses only. Your annual contribution amount is available to you on day one; you do not need to wait to accrue the funds. The contribution limit for the LPFSA for 2026 is \$3,400.

## Dependent Care FSA (DCFSA)

With this account, you can set aside pre-tax dollars to cover eligible dependent child (children under age 13) or elder care expenses. Your account builds as deductions come out of your check—this account is not front-loaded. The contribution limit for the DCFSA for 2026 is \$7,500 for single individuals and married couples filing jointly and \$3,750 for married individuals filing separately.

Eligible expenses include:

- In-home babysitting (not provided by another one of your dependents) so you (and your spouse, if married) can work, look for work or attend school full-time
- Licensed nursery or preschool childcare
- Before- and after-school care
- Summer Day camp
- In-home dependent childcare
- Care for a disabled spouse or adult dependent who lives with you and is incapable of self-care
- Elder day care centers (for claimed tax dependents)
- Cannot be used for dependent healthcare expenses



### Questions?

All Flexible Spending Accounts are administered by Fidelity.

[www.netbenefits.com](http://www.netbenefits.com)

**800-835-5095**

For more information, including a list of eligible FSA expenses, visit [IRS.gov](https://www.irs.gov).

## Health Savings Account (HSA). Save for Medical Expenses Now and in The Future

Digital Realty’s HSA is more than just a health account—it’s a valuable tool to help you save for the future. Health Savings Accounts work like personal savings accounts with powerful tax advantages: contributions, investment growth and withdrawals for eligible expenses are all tax free.

You control the money in your HSA, so you can use the funds to pay the current year’s healthcare expenses, or you can save and invest your account funds to use later, such as during retirement.

### Who’s Eligible

- You’re enrolled in the HDHP Plan
- You aren’t covered by your spouse’s health plan or health spending accounts
- You can’t be claimed as a dependent on someone else’s tax return
- You aren’t enrolled in Medicare, Medicaid or TRICARE for Life
- You haven’t received benefits from the Department of Veterans Affairs in the past 90 days

### The Perks

#### 1. You Own Your HSA

The money in your HSA rolls over from year to year and is yours to keep, even if you leave Digital Realty or change medical plans

#### 2. Triple Tax Advantages

- Contributions are tax-free
- Your account grows tax-free
- Funds are spent tax-free when used for qualifying expenses

#### 3. Your Funds Grow and Go with You, so Your HSA Account Can Follow You into Retirement

### 2026 IRS Limits

#### 2026 IRS Contribution Limits

- Individual: \$4,400
- Family: \$8,750
- Catch-up (Age 55+): \$1,000

#### 2026 Digital Realty Match<sup>1</sup>

- Individual: \$750
- Family: \$1,500

<sup>1</sup>Matched per-pay-period.

Note: It is the employee’s responsibility to ensure they comply with the IRS eligibility and reimbursement requirements.

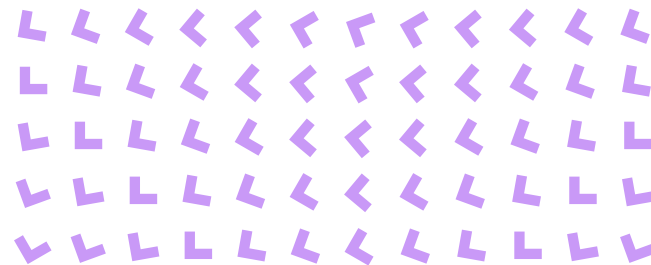
### Understanding the Match

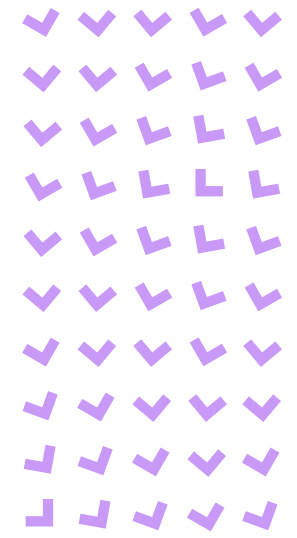
Digital Realty will match your HSA contributions each pay period—up to \$750 annually for individual coverage and \$1,500 for family coverage.

The HSA match is on a per-pay-period basis, so to receive the full match, you’ll need to contribute regularly throughout the year (at least \$28.85 per paycheck for individuals; \$57.69 per paycheck for families). The match will not have a true-up at the end of the year.

### Questions?

The HSA is administered by Fidelity.  
[www.netbenefits.com](http://www.netbenefits.com)  
 800-835-5095





## Using Your HDHP-Compatible Spending Accounts

By electing an HDHP, you are automatically eligible to open and contribute to an HSA. **You are also eligible to enroll in a Limited Purpose Flexible Spending Account (FSA).** The chart below details the similarities and differences between these accounts, so take a look to see what makes sense for you and your family before you enroll. If you enroll in an HDHP and open an HSA, you may not need the Limited Purpose FSA.

If you don't enroll in an HDHP, you may be eligible for the standard Health Care FSA (not Limited).

Account Feature	HSA	Limited Purpose FSA
How do I set up my account?	You must open an HSA account with Fidelity before contributions can be made. Instructions are available at <a href="https://netbenefits.com">netbenefits.com</a> .	Your account is automatically set up with Fidelity and you will receive an FSA card in the mail.
What can I pay for with this account?	Use this account to pay for qualified medical, dental and vision expenses. This includes copays and coinsurance.	Use the account to pay only for qualified dental and vision expenses. You can also use it to pay for medical expenses after you have met your annual deductible.
Who can enroll?	Employees enrolled in an HDHP.	Employees enrolled in an HDHP.
Who can contribute?	Employees can contribute through pre-tax payroll deductions. Digital Realty will match your HSA contributions each pay period. To receive the full match, you'll need to contribute regularly throughout the year (at least \$28.85 per paycheck for individuals; \$57.69 per paycheck for families).	Employees can contribute to this account through pre-tax payroll deductions.
What is the annual contribution limit?	Individual: \$4,400 Family: \$8,750 Catch-up (Age 55+): \$1,000 Employee plus Digital Realty match.	\$3,400
Does the money in the account roll over year after year?	Yes.	Maximum carry over for plan year 2026 is \$680. Any remaining money in the account will be forfeited. Claims must be incurred prior to December 31, 2026 or date of termination, whichever is earlier. You can file for claim reimbursement through March 31, 2026.
If I leave the company, do I keep the account?	Yes.	No. Claims must be incurred prior to date of termination.
Does the money in the account earn interest?	Yes. You can invest your HSA dollars while at Fidelity.	No.
Does this account save me money on taxes?	Yes. Your contributions are deducted pre-tax, the account earns interest tax-free and withdrawals are tax-free if used for qualified medical expenses.	Yes. Your contributions are deducted pre-tax.

### Check Your HSA Before You Pay

Before you try to use your HSA to pay for a qualified expense, be sure you have funds in the account. This is especially critical at the beginning of the year, when your contributions are just beginning to accumulate.

# Your Wellbeing

Digital Realty has programs that support your total health and wellbeing. It's another of many ways that our benefits are designed to help you pave the way forward to a healthier you.

## Personify Health Wellness Program: How It Works

### POINTS = REWARDS



Get 10,000 daily steps  
100 points



Connect a device  
200 points



Join a company challenge  
100 points



Complete the Health Check Survey  
1,000 points



Earn up to \$50 per quarter to redeem for prizes or gift cards

20,000

Maximum points per quarter

## Wellness at Your Fingertips

We want to make sure that our employees are getting the self-care that they need. That's where Digital Realty's global wellness program, **Wellness@Digital**, comes in.

- Mobile-friendly tools and resources to motivate healthy choices
- Healthy habit trackers
- Design a challenge and compete with coworkers
- Connect a device to your Personify Health account and watch your steps add up!
- Start a Journey and get steps to new habits delivered to you each day when you log in to your Personify Health account



Download the Personify Health mobile app



## Personify Health Partner Programs

Dive deeper into your wellbeing with these programs available to you at no cost through your Personify Health account.



### RethinkCare

Provides award-winning mindfulness, yoga and meditation training. Learn to feel calm, build resilience and live better than ever while improving your emotional wellbeing, relationships and sleep.



### Enrich

Start your financial wellness journey by receiving a customized financial education and learning about topics like student loans, retirement, healthcare and personal finance.



### SworKit

You can have access to personal trainers from the comfort of your own home.

## Wellbeing Reimbursement Program

Digital Realty can help you save money on your healthy lifestyle choices. Our Wellbeing Reimbursement program pays you back the fees you pay for qualifying wellbeing-related programs and expenses. We'll pay you back 50% of the actual cost incurred, up to a maximum of \$100/month.

Please refer to the [Digital Realty Wellbeing Reimbursement Policy](#) for a list of eligible expenses and program parameters.

### Questions?

The Wellbeing Reimbursement program is administered by Espresa.

**844-377-7372**

[support@espresa.com](mailto:support@espresa.com)

[espresa.com](https://espresa.com)



## Balancing Work and Life

These programs support you when you need it—whether you're feeling stressed, sad or anxious, or you need help with relationships, balancing a budget, finding child care or putting together a will.

### Employee Assistance (EAP) and Work-Life Balance Program

Our EAP is designed to help you lead a happier and more productive life. Call 24/7 for confidential access to a counselor who can help you with:

- Relationship struggles
- Family and parenting problems
- Drug and alcohol abuse
- General stress, anxiety, depression, anger, grief and loss

You can also reach out to the EAP for everyday issues. An EAP Work-Life Specialist can help you with:

- Locating child and elder care
- Legal questions
- Debt management and other financial services

#### Who Is Covered?

HealthAdvocate's EAP services are available to all eligible employees, their spouses or domestic partners, dependent children, parents and parents-in-law.

#### Questions?

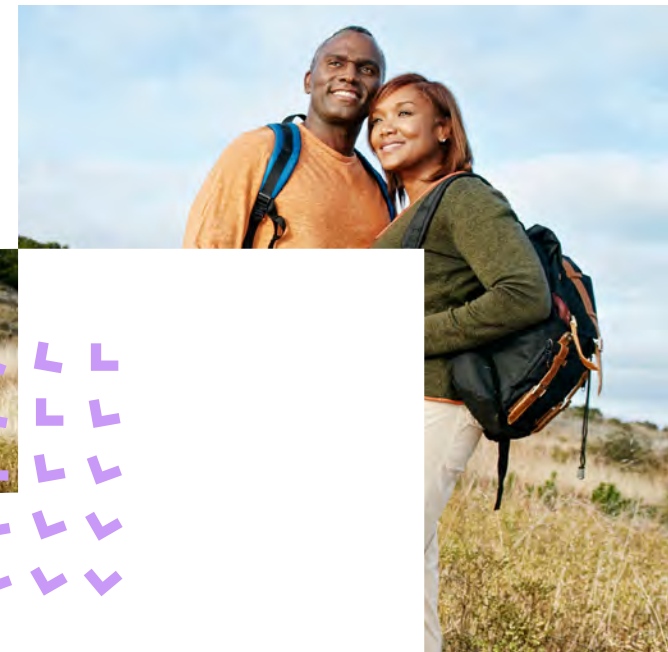
Online/phone support is unlimited, confidential and available 24/7.

[HealthAdvocate.com/members](https://www.healthadvocate.com/members)  
866-799-2485

### Other Ways Digital Realty Supports Work-Life Balance

Digital Realty makes it a priority to provide programs and benefits that promote healthy and productive lifestyles. In addition to the benefits of working at Digital Realty mentioned throughout this guide, we also provide:

- Paid time off to volunteer in the community via the Donate 8 Program
- Charitable contribution matching
- Generous paid time off and vacation benefits
- Leaves of Absence—including equal maternity and paternity leave



## Get Help with Educational Expenses

### Tuition Reimbursement

The Tuition Reimbursement program provides a way for Digital Realty to support your efforts to take your education further and enable career development and personal growth. Through the program, we reimburse you for tuition, registration and the fees associated with higher education up to \$5,250 per year.

Please refer to the [Digital Realty Tuition Reimbursement Policy](#) for program eligibility and eligible expenses.

### Refinance Student Loans with Fidelity and Goal Booster

Pick the loan terms that work for you—no hidden fees, no catch—and save serious money on your student loans. It's easy, fast and all online.

Refinance your student loans with Fidelity at [www.netbenefits.com](http://www.netbenefits.com) and get a \$750 welcome bonus, just for Digital Realty employees.



### Save for Your Future College Expenses with Fidelity

With Fidelity, you contribute to one or more 529 college savings plans. Contribute as little as \$25! You'll see the savings grow without feeling it. Because small amounts really make a big difference.

You can even use Fidelity to contribute to a 529 plan someone else opened, such as for a grandchild. All you need is the name of the plan, the account number and the spelling of the child's name.

And you can open a plan in your own name for your continuing education.



# Your Security and Protection

## Protect the Future for Those You Love

Digital Realty provides these income security and protection benefits to protect you and your loved ones from life's unexpected events.

### Life Insurance and Accidental Death and Dismemberment (AD&D)

Digital Realty provides Life and AD&D benefits to protect your legacy and provide income for those you love in the event of your death.

#### Basic Life and AD&D

Digital Realty provides Basic Life insurance and AD&D **at no cost to you**. The coverage is equivalent to one times your annual salary up to \$500,000.

#### Supplemental Life and AD&D

You can purchase Supplemental Life and AD&D coverage for you and your family. In order to enroll your dependents, you must first be enrolled. You pay 100% for this coverage at the discounted rates negotiated by Digital Realty.

You can elect additional Life and AD&D coverage for:

##### You

- Up to five times your annual salary in increments of \$10,000—not to exceed \$500,000
- Up to \$300,000 is offered on a Guaranteed Issue basis when you are first eligible
- **Evidence of Insurability (EOI)** is required for any election after your initial eligibility period

##### Spouse or Domestic Partner

- Up to 50% of the employee's insurance amount in increments of \$5,000—not to exceed \$250,000
- Up to \$50,000 is offered on a Guaranteed Issue basis
- **Evidence of Insurability (EOI)** is required for any election after your initial eligibility period

##### Your Child(ren)

- Up to 50% of the employee's insurance amount in increments of \$2,000—not to exceed \$10,000

### Life Insurance 101

**Guaranteed Issue** is the amount of insurance you can buy without the insurance company requiring you to provide Evidence of Insurability (EOI).

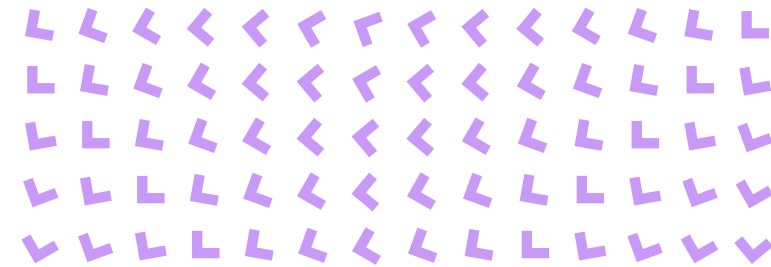
**EOI, also called a Statement of Health**, is proof of good health. It's an application process during which you provide information about your health and the health of the dependents you wish to cover.

### Questions?

Life and AD&D insurance is provided by Unum.

[unum.com/employees](https://unum.com/employees)

866-679-3054



### Voluntary Life Premium Per Paycheck (26 pay periods per year)

Age Band	Employee Non-Tobacco Per \$1,000	Employee Tobacco Per \$1,000	Spouse Per \$1,000
0-24	\$0.023	\$0.033	\$0.052
25-29	\$0.028	\$0.037	\$0.043
30-34	\$0.037	\$0.047	\$0.047
35-39	\$0.043	\$0.070	\$0.065
40-44	\$0.060	\$0.105	\$0.093
45-49	\$0.096	\$0.167	\$0.145
50-54	\$0.146	\$0.282	\$0.227
55-59	\$0.239	\$0.396	\$0.348
60-64	\$0.381	\$0.593	\$0.594
65-69	\$0.669	\$0.992	\$1.015
70-74	\$1.207	\$1.743	\$1.809
75-99	\$2.443	\$3.152	\$3.623

### Voluntary Child Life Premium Per Paycheck (26 pay periods per year)

Per \$1,000

\$0.176

### Voluntary AD&D Premium Per Paycheck (26 pay periods per year)

Per \$1,000

Employee: \$0.014

Spouse: \$0.014

Child(ren): \$0.014

#### Important Reminder:

##### Don't forget to select or update your beneficiaries!

Be sure to designate a beneficiary for your life insurance and other benefits! You can name anyone—a friend, your spouse, even a charity. If you don't, the plan's rules will determine how your life insurance and other benefits will be settled.



## Disability Benefits

Digital Realty provides Short Term Disability (STD) and Long Term Disability (LTD) benefits **at no cost to you**. These benefits pay a portion of your income if you become disabled due to illness or injury.

### Short Term Disability

Pays a weekly benefit if you're unable to work for a period longer than seven days due to a qualifying non-work-related illness or injury.

The STD benefit:

- Begins on the eighth day of disability
- Pays 60% of your weekly base earnings up to a maximum of \$2,500 per week for up to 12 weeks
- Is offset with any applicable state disability

### Long Term Disability

Pays a monthly benefit if you can't work because you have a long-term illness or injury.

The LTD benefit:

- Starts after you've been away from work for 90 consecutive days for a qualifying non-work-related illness or injury
- Pays 60% of your monthly base earnings, up to \$15,000 per month
- Coverage continues until you cease to be disabled, or age 65 or your Social Security normal retirement age



## Accident Insurance

Accidents are unpredictable, but the financial impact of an accident doesn't need to be. The plan pays a lump-sum benefit based on the type of injury and treatment needed, such as these:

- Fractures
- Dislocations
- Concussions
- Emergency room treatment
- Burns
- Lacerations

### Group Accident Premium Per Paycheck (26 pay periods per year)

Employee	EE + Spouse	EE + Child(ren)	Family
\$3.24	\$5.88	\$7.13	\$9.76

## Hospital Indemnity Insurance

Hospital Indemnity insurance can complement your health insurance to help you pay for the costs associated with a hospital stay. It can also provide funds that can be used to help pay the out-of-pocket expenses your medical plan may not cover, such as coinsurance, copays and deductibles.

### Group Hospital Indemnity Premium Per Paycheck (26 pay periods per year)

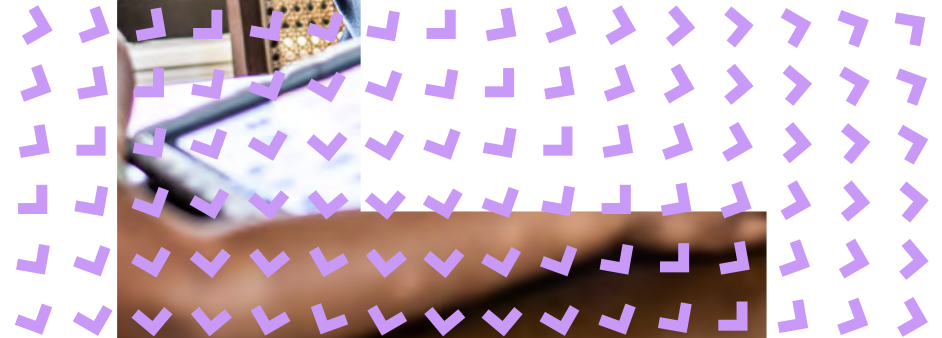
Employee	EE + Spouse	EE + Child(ren)	Family
\$7.18	\$15.47	\$10.86	\$19.15

### Questions?

Critical Illness, Accident and Hospital Indemnity insurance coverage is provided by Unum.

[unum.com/employees](https://unum.com/employees)

866-679-3054



## Supplemental Medical Plans

These supplemental medical plans protect your income and personal assets when you have additional out-of-pocket medical expenses as the result of an illness or injury.

### Critical Illness Insurance

Critical Illness insurance pays a lump-sum benefit if you are diagnosed with a critical illness. Benefits are paid in addition to any other insurance coverage you may have and can be used any way you choose. You may elect coverage levels from \$5,000 to \$30,000. You can elect benefits for your spouse, and they will be automatically enrolled in 100% of the benefit amount you choose for yourself. You have the option to increase your coverage by one level during Annual Enrollment each year.

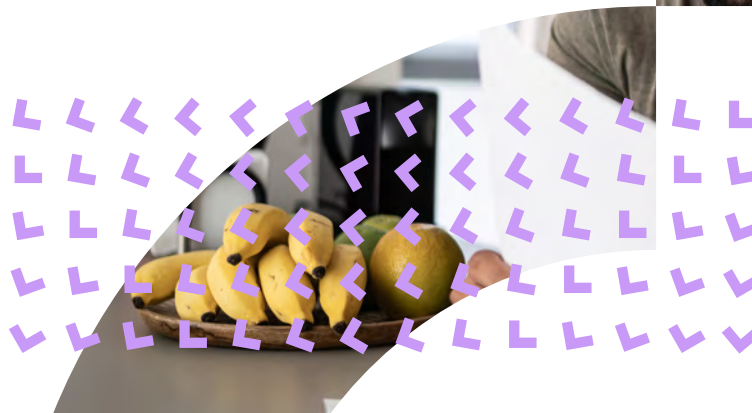
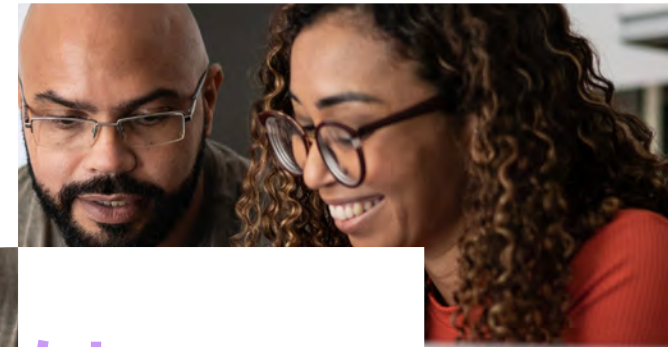
**Wellness Benefit:** \$50 wellness benefit is payable once per person, per calendar year. Wellness services include cancer screenings, cholesterol and diabetes screenings, imaging studies, annual examinations by a physician, immunizations, etc.

### Why Enroll in Coverage?

- A serious illness may create unexpected expenses
- Some expenses may not be covered by your insurance
- You can use the money the way you see fit—for groceries, rent, family travel expenses to hospitals or treatment centers, etc.

## Group Critical Illness Premium Per Paycheck (26 pay periods per year) Per \$1,000

Age Band	Employee & Child(ren) Rate	Spouse Rate
<25	\$0.15	\$0.15
25–29	\$0.18	\$0.18
30–34	\$0.24	\$0.24
35–39	\$0.30	\$0.30
40–44	\$0.41	\$0.41
45–49	\$0.57	\$0.57
50–54	\$0.86	\$0.86
55–59	\$1.21	\$1.21
60–64	\$1.74	\$1.74
65–69	\$2.58	\$2.58
70–74	\$3.85	\$3.85
75–79	\$5.38	\$5.38
80–84	\$7.38	\$7.38
85+	\$7.38	\$7.38



# Your Future Secure Your Retirement and Financial Health

## Retirement Savings 401(k)

The Digital Realty 401(k) Plan helps build future financial security and provides important tax advantages. The 401(k) Plan allows you to invest up to 80% of your eligible earnings, up to the IRS maximum. We'll match 100% of the first 4% you contribute, up to the IRS eligible earnings limit of \$350,000.

### About the Plan

- You're eligible on the first day of the month following your date of hire (or your first day if you are hired on the first of the month) and are at least 21 years of age.
- You're automatically enrolled 30 days after you reach eligibility at 5%, unless you opt out or make changes.
- You can choose to opt out of enrollment by going to [401k.com](https://401k.com) and setting your contribution to 0%. You may change, stop or start your contribution at any time.

### Our 401(k) allows three types of contributions:

- Traditional pre-tax, where taxes on the contribution amount are deferred until retirement
- Roth, where taxes are taken out before you contribute, and you receive your money tax-free upon retirement
- Post-tax, where you can contribute above the usual IRS contribution limits on a post-tax basis, allowing you to save more. The growth of the balance is tax-deferred unless it is converted to Roth, at which point it grows and is available upon retirement tax-free

You may contribute to one or a combination of the types. Typically, you'd maximize traditional pre-tax and Roth contributions before contributing to the post-tax type.

### 2025 IRS Contribution Limits<sup>1</sup>

- Pre-tax + Roth: \$23,500
- Catch-up (50+): \$7,500<sup>2</sup>
- "Super" Catch-up (age 60-63): \$11,250

<sup>1</sup>Contribution limits shown are for 2025. Materials will be updated on Connections, once 2026 limits are available.

<sup>2</sup>Starting in 2026, if you are age 50 or older and earned more than \$145,000 in the prior year, any catch-up contributions to your retirement plan must be made as Roth (after-tax) contributions in accordance with the SECURE 2.0 Act.

### Questions?

Fidelity is the administrator for our 401(k) plan.

[401k.com](https://401k.com)

800-835-5097



## Employee Stock Purchase Plan (ESPP)

The ESPP gives you the opportunity to purchase Digital Realty (NYSE: DLR) stock at a (15% minimum) discount through convenient post-tax payroll deductions:

- Increase your ownership in the company, reflecting the company's commitment toward making this a compelling place for you to work and invest
- Purchase DLR stock at a discount every six months within a two-year offering period using funds you elect to set aside through convenient payroll deductions
- Elect to start participating when it's right for you. Enrollment is offered twice per calendar year (February and August)

Through the ESPP:

- You can elect to contribute 1%–15% of your pre-tax eligible compensation each pay period to an account set up in your name with an annual calendar limit of \$25,000 (USD). Eligible compensation includes salary, bonus, commission and overtime pay. See the plan document for more details on eligible compensation
- DLR shares will be purchased on your behalf twice a year (on the last trading day in February and again on the last trading day in August)
- The purchase price of the stock will be determined by applying a 15% discount to the lower of the price of DLR stock on the purchase date or the price of DLR price on the first day of the offering period

### Questions?

Contact Fidelity online at [NetBenefits.com](https://www.netbenefits.com)  
or call **800-544-9354**.



## Additional Benefits

We have carefully chosen a variety of additional benefits to help you find a good balance and take care of all your family members, even the non-humans.

### Commuter Benefit

The Commuter Benefit makes it possible for you to set aside up to \$325 per month in pre-tax dollars through payroll deductions to cover all types of commuting—subway, bus, train, ferry, vanpool and parking, too!

#### How It Works:

- Decide how much to contribute up to the allowed monthly limit
  - \$340 per month for public transit and eligible vanpools
  - \$340 per month for qualifying parking
- **Register via Fidelity NetBenefits** each month prior to the benefit effective period
- Your benefit election will be loaded onto a NetBenefits CommuterCard that you can use for qualifying transit and parking expenses
- Pause or cancel contributions to your account at any time. There's no "use it or lose it" as long as you're employed by Digital Realty

#### Questions?

The Commuter Benefit account is administered by Fidelity.

[www.netbenefits.com](http://www.netbenefits.com)

800-835-5095



## Legal Plan

With MetLife’s Legal Plan, employees have access to online legal documents that may be useful (agreements, wills, loans and contracts) and discounted legal services.

### Group Legal Plan

Per Paycheck

\$9.69

#### Questions?

The Legal Plan is administered by MetLife.

[members.legalplans.com](https://members.legalplans.com)

(enter access code: GetLaw)

**800-821-6400**

#### Questions?

Identity theft coverage is provided by Allstate Identity Protection.

[allstateidentityprotection.com](https://allstateidentityprotection.com)

**800-789-2720**

## Identity Theft

Digital Realty’s identity theft coverage through Allstate Identity Protection helps safeguard your finances, credit and good name. The program monitors your identity and alerts you by email, text or a phone call when there’s suspicious activity.

### Group Identity Plan Premium Per Paycheck (26 pay periods per year)

Employee Only

Employee + Family

\$4.59

\$8.28



## Pet Insurance

You can cover your furry family members, too. If you want insurance for your pets, Digital Realty offers access to Pets Best pet insurance. Pets Best covers new conditions that develop after your pet's policy begins, provided they are unrelated to any preexisting conditions. Digital Realty employees enroll directly with Pets Best at [petsbest.com/digitalpet](https://petsbest.com/digitalpet).

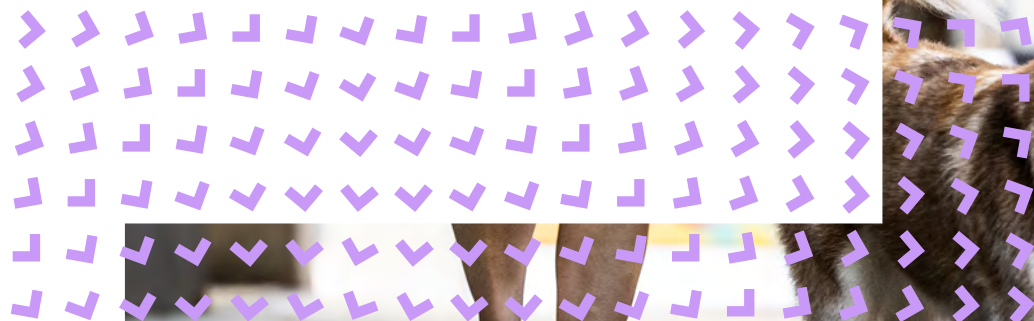
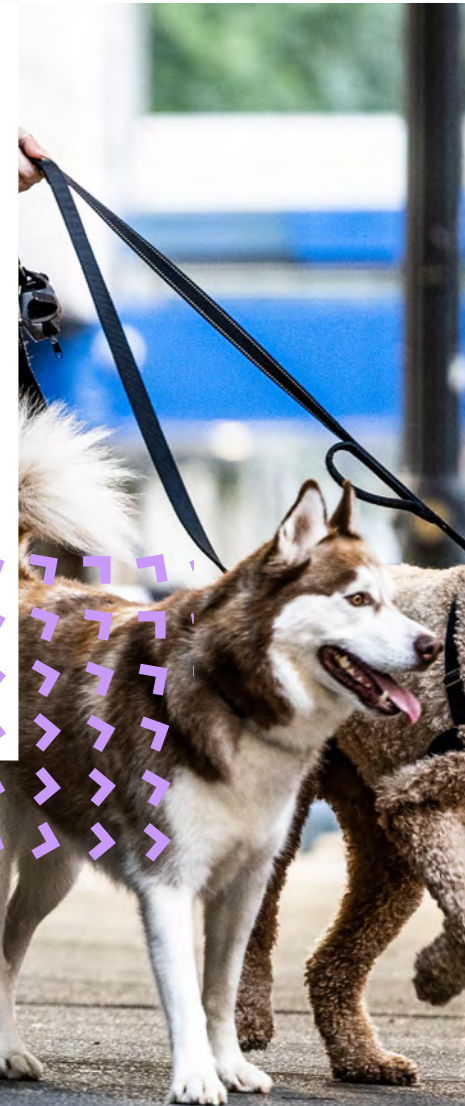
### Questions?

Pet insurance coverage is provided by Pets Best.

[petsbest.com/digitalpet](https://petsbest.com/digitalpet)

888-984-8700

Referral code: DIGITALPET



# Ready to Enroll?

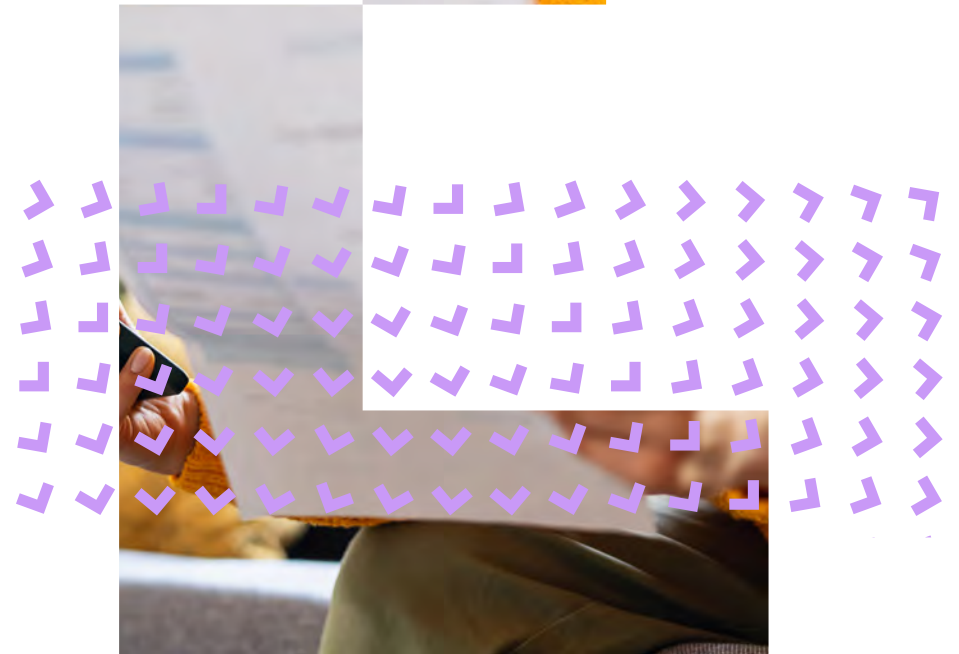
It's important to us that you and your dependents have access to comprehensive, cost-effective coverage that gives you the care and peace of mind you need. Make sure to review your options in this guide so you can choose the benefits that best fit your needs.

## When Can I Enroll?

If you're a benefits-eligible employee, you can enroll in or make changes to your benefits plans within 30 days of your date of hire. After that, you won't be able to change your benefits until the next Annual Enrollment period unless you have a Qualifying Life Event (QLE).

### **Reminder: You Must Verify Your Dependents**

If you are adding a dependent to your health insurance, you'll receive a letter and email from IVerifyPro after enrollment. This letter provides all the information you need to verify your dependents.





# How to Enroll

1. Understand your choices.
  - Review this guide to make sure you're prepared to enroll. Keep it handy so you can refer to it.
2. Review your options.
  - Include any other individuals who will be affected by your elections in the decision-making process.
3. Go to MyApps ([myapplications.microsoft.com](https://myapplications.microsoft.com)) and click on the Oracle HCM tile.



4. Click on **Me**, then **Benefits Self Service** and **Enroll Now**.
5. Confirm your **Personal** and **Dependent Information**.
6. Select your benefits.
7. Submit your elections (**you must click the Submit button or your elections will not be saved**).
8. Print out your confirmation and keep it for your records.



## Questions?

Contact the Digital Realty  
Benefits Department at  
[benefits@digitalrealty.com](mailto:benefits@digitalrealty.com).

# Required Notices

## Important Notice From Digital Realty About Your Prescription Drug Coverage and Medicare Under the BCBS and Kaiser Plan(s)

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Digital Realty and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. Digital Realty has determined that the prescription drug coverage offered by the BCBS and Kaiser plan(s) is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

## When Can You Join a Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

## What Happens to Your Current Coverage If You Decide to Join a Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current Digital Realty coverage may not be affected. For most persons covered under the Plan, the Plan will pay prescription drug benefits first, and Medicare will determine its payments second. For more information about this issue of what program pays first and what program pays second, see the Plan's summary plan description or contact Medicare at the telephone number or web address listed herein.

If you do decide to join a Medicare drug plan and drop your current coverage, be aware that you and your dependents may not be able to get this coverage back

## When Will You Pay a Higher Premium (Penalty) to Join a Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with Digital Realty and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

## For More Information About This Notice or Your Current Prescription Drug Coverage...

Contact the person listed at the end of these notices for further information.

**NOTE:** You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Digital Realty changes. You also may request a copy of this notice at any time.

## For More Information About Your Options Under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- » Visit [www.medicare.gov](http://www.medicare.gov)
- » Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- » Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call them at 1-800-772-1213 (TTY 1-800-325-0778).

*Remember: Keep this Medicare Part D notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).*

Date:	January 1, 2026
Name of Entity/Sender:	Digital Realty
Contact—Position/Office:	Human Resources
Address:	2323 Bryan Street, 18th Floor Dallas, TX, 75201
Phone Number:	214-377-4668

## Women's Health and Cancer Rights Act

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- » All stages of reconstruction of the breast on which the mastectomy was performed;
- » Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- » Prostheses; and
- » Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan. For deductibles and coinsurance information applicable to the plan in which you enroll, please refer to the summary plan description. If you would like more information on WHCRA benefits, please contact Human Resources at 214-377-4668.

## HIPAA Privacy and Security

The Health Insurance Portability and Accountability Act of 1996 deals with how an employer can enforce eligibility and enrollment for healthcare benefits, as well as ensuring that protected health information which identifies you is kept private. You have the right to inspect and copy protected health information that is maintained by and for the plan for enrollment, payment, claims and case management. If you feel that protected health information about you is incorrect or incomplete, you may ask your benefits administrator to amend the information. For a full copy of the Notice of Privacy Practices, describing how protected health information about you may be used and disclosed and how you can get access to the information, contact Human Resources at 214-377-4668.

## HIPAA Special Enrollment Rights

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to later enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing towards your or your dependents' other coverage).

Loss of eligibility includes but is not limited to:

- » Loss of eligibility for coverage as a result of ceasing to meet the plan's eligibility requirements (i.e. legal separation, divorce, cessation of dependent status, death of an employee, termination of employment, reduction in the number of hours of employment);
- » Loss of HMO coverage because the person no longer resides or works in the HMO service area and no other coverage option is available through the HMO plan sponsor;
- » Elimination of the coverage option a person was enrolled in, and another option is not offered in its place;
- » Failing to return from an FMLA leave of absence; and
- » Loss of coverage under Medicaid or the Children's Health Insurance Program (CHIP).

Unless the event giving rise to your special enrollment right is a loss of coverage under Medicaid or CHIP, you must request enrollment within 30 days after your or your dependent's(s') other coverage ends (or after the employer that sponsors that coverage stops contributing toward the coverage).

If the event giving rise to your special enrollment right is a loss of coverage under Medicaid or the CHIP, you may request enrollment under this plan within 60 days of the date you or your dependent(s) lose such coverage under Medicaid or CHIP. Similarly, if you or your dependent(s) become eligible for a state-granted premium subsidy towards this plan, you may request enrollment under this plan within 60 days after the date Medicaid or CHIP determine that you or the dependent(s) qualify for the subsidy.

In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

To request special enrollment or obtain more information, contact Human Resources at 214-377-4668.

# Notice Regarding Wellness Program

Wellness Program is a voluntary wellness program available to all employees. The program is administered according to federal rules permitting employer-sponsored wellness programs that seek to improve participant health or prevent disease, including the Americans with Disabilities Act of 1990, the Genetic Information Nondiscrimination Act of 2008, and the Health Insurance Portability and Accountability Act, as applicable, among others. If you choose to participate in the wellness program you may be asked to complete a voluntary health risk assessment or "HRA" that asks a series of questions about your health-related activities and behaviors and whether you have or had certain medical conditions (e.g., cancer, diabetes, or heart disease). You may also be asked to complete a biometric screening or annual preventive exam, which may include a blood test for total cholesterol, HDL, LDL, triglycerides, glucose, and cotinine screening. Your blood pressure, height, weight, and waist circumference may also be measured. You are not required to complete the HRA or to participate in the blood test or other medical examinations.

However, individuals who choose to participate in the wellness program may qualify for the wellness incentive by earning program credit by completing the HRA or other health related activities. See medical rates for details.

Although you are not required to participate in the blood test or other medical examinations or complete the HRA, only participants who do so may qualify for the wellness incentive.

Additional incentives may be available for participants who participate in certain health-related activities or achieve certain health outcomes. If you are unable to participate in any of the health-related activities or achieve any of the health outcomes required to earn an incentive, you may be entitled to a reasonable accommodation or an alternative standard. You may request a reasonable accommodation or an alternative standard by contacting [Benefits@digitalrealty.com](mailto:Benefits@digitalrealty.com).

The information from your HRA or blood test or other medical examinations may be used to provide you with information to help you understand your current health and potential risks, and may also be used to offer you services through the wellness program, such as wellness programming and content. You also are encouraged to share your results or concerns with your own doctor.

## Protections from Disclosure of Medical Information

We are required by law to maintain the privacy and security of your personally identifiable health information. Although the wellness program and Digital Realty Trust LP. may use aggregate information it collects to design a program based on identified health risks in the workplace, Personify Health will never disclose any of your personal information either publicly or to the employer, except as necessary to respond to a request from you for a reasonable accommodation needed to participate in the wellness program, or as expressly permitted by law. Medical information that personally identifies you that is provided in connection with the wellness program will not be provided to your supervisors or managers and may never be used to make decisions regarding your employment.

Your health information will not be sold, exchanged, transferred, or otherwise disclosed except to the extent permitted by law to carry out specific activities related to the wellness program, and you will not be asked or required to waive the confidentiality of your health information as a condition of participating in the wellness program or receiving an incentive. Anyone who receives your information for purposes of providing you services as part of the wellness program will abide by the same confidentiality requirements. In order to provide you with services under the wellness program, your personally identifiable health information may be shared with one or more of the following: Lockton Companies, Personify Health.

In addition, all medical information obtained through the wellness program will be maintained separate from your personnel records, information stored electronically will be encrypted, and no information you provide as part of the wellness program will be used in making any employment decision. Appropriate precautions will be taken to avoid any data breach, and in the event a data breach occurs involving information you provide in connection with the wellness program, we will notify you immediately.

You may not be discriminated against in employment because of the medical information you provide as part of participating in the wellness program, nor may you be subjected to retaliation if you choose not to participate.

If you have questions or concerns regarding this notice, or about protections against discrimination and retaliation, please contact [Benefits@digitalrealty.com](mailto:Benefits@digitalrealty.com).



## PART A: General Information

Even if you are offered health coverage through your employment, you may have other coverage options through the Health Insurance Marketplace ("Marketplace"). To assist you as you evaluate options for you and your family, this notice provides some basic information about the Health Insurance Marketplace and health coverage offered through your employment.

### What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options in your geographic area.

### Can I Save Money on my Health Insurance Premiums in the Marketplace?

You may qualify to save money and lower your monthly premium and other out-of-pocket costs, but only if your employer does not offer coverage, or offers coverage that is not considered affordable for you and doesn't meet certain minimum value standards (discussed below). The savings that you're eligible for depends on your household income. You may also be eligible for a tax credit that lowers your costs.

### Does Employment-Based Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you have an offer of health coverage from your employer that is considered affordable for you and meets certain minimum value standards, you will not be eligible for a tax credit, or advance payment of the tax credit, for your Marketplace coverage and may wish to enroll in your employment-based health plan. However, you may be eligible for a tax credit, and advance payments of the credit that lowers your monthly premium, or a reduction in certain cost-sharing, if your employer does not offer coverage to you at all or does not offer coverage that is considered affordable for you or meet minimum value standards. If your share of the premium cost of all plans offered to you through your employment is more than 9.12%<sup>1</sup> of your annual household income, or if the coverage through your employment does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit, and advance payment of the credit, if you do not enroll in the employment-based health coverage. For family members of the employee, coverage is considered affordable if the employee's cost of premiums for the lowest-cost plan that would cover all family members does not exceed 9.12% of the employee's household income.<sup>22</sup>

**Note:** If you purchase a health plan through the Marketplace instead of accepting health coverage offered through your employment, then you may lose access to whatever the employer contributes to the employment-based coverage. Also, this employer contribution -as well as your employee contribution to employment-based coverage- is generally excluded from income for federal and state income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis. In addition, note that if the health coverage offered through your employment does not meet the affordability or minimum value standards, but you accept that coverage anyway, you will not be eligible for a tax credit. You should consider all of these factors in determining whether to purchase a health plan through the Marketplace.

<sup>1</sup> Indexed annually; see <https://www.irs.gov/pub/irs-drop/rp-22-34.pdf> for 2023.

<sup>22</sup> An employer-sponsored or other employment-based health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs. For purposes of eligibility for the premium tax credit, to meet the "minimum value standard," the health plan must also provide substantial coverage of both inpatient hospital services and physician services.

## When Can I Enroll in Health Insurance Coverage through the Marketplace?

You can enroll in a Marketplace health insurance plan during the annual Marketplace Open Enrollment Period. Open Enrollment varies by state but generally starts November 1 and continues through at least December 15.

Outside the annual Open Enrollment Period, you can sign up for health insurance if you qualify for a Special Enrollment Period. In general, you qualify for a Special Enrollment Period if you've had certain qualifying life events, such as getting married, having a baby, adopting a child, or losing eligibility for other health coverage. Depending on your Special Enrollment Period type, you may have 60 days before or 60 days following the qualifying life event to enroll in a Marketplace plan.

There is also a Marketplace Special Enrollment Period for individuals and their families who lose eligibility for Medicaid or Children's Health Insurance Program (CHIP) coverage on or after March 31, 2023, through July 31, 2024. Since the onset of the nationwide COVID-19 public health emergency, state Medicaid and CHIP agencies generally have not terminated the enrollment of any Medicaid or CHIP beneficiary who was enrolled on or after March 18, 2020, through March 31, 2023. As state Medicaid and CHIP agencies resume regular eligibility and enrollment practices, many individuals may no longer be eligible for Medicaid or CHIP coverage starting as early as March 31, 2023. The U.S. Department of Health and Human Services is offering a temporary Marketplace Special Enrollment period to allow these individuals to enroll in Marketplace coverage.

Marketplace-eligible individuals who live in states served by HealthCare.gov and either - submit a new application or update an existing application on HealthCare.gov between March 31, 2023 and July 31, 2024, and attest to a termination date of Medicaid or CHIP coverage within the same time period, are eligible for a 60-day Special Enrollment Period. **That means that if you lose Medicaid or CHIP coverage between March 31, 2023, and July 31, 2024, you may be able to enroll in Marketplace coverage within 60 days of when you lost Medicaid or CHIP coverage.** In addition, if you or your family members are enrolled in Medicaid or CHIP coverage, it is important to make sure that your contact information is up to date to make sure you get any information about changes to your eligibility. To learn more, visit HealthCare.gov or call the Marketplace Call Center at 1-800-318-2596. TTY users can call 1-855-889-4325.

## What about Alternatives to Marketplace Health Insurance Coverage?

If you or your family are eligible for coverage in an employment-based health plan (such as an employer-sponsored health plan), you or your family may also be eligible for a Special Enrollment Period to enroll in that health plan in certain circumstances, including if you or your dependents were enrolled in Medicaid or CHIP coverage and lost that coverage. Generally, you have 60 days after the loss of Medicaid or CHIP coverage to enroll in an employment-based health plan, but if you and your family lost eligibility for Medicaid or CHIP coverage between March 31, 2023 and July 10, 2023, you can request this special enrollment in the employment-based health plan through September 8, 2023. Confirm the deadline with your employer or your employment-based health plan.

Alternatively, you can enroll in Medicaid or CHIP coverage at any time by filling out an application through the Marketplace or applying directly through your state Medicaid agency. Visit <https://www.healthcare.gov/medicaid-chip/getting-medicaid-chip/> for more details.

## How Can I Get More Information?

For more information about your coverage offered through your employment, please check your health plan's summary plan description or contact: \_

[The Digital Realty Benefits Team: benefits@digitalrealty.com](mailto:benefits@digitalrealty.com)

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit [HealthCare.gov](https://www.healthcare.gov) for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

## PART B: Information About Health Coverage Offered by Your Employer

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

3. Employer name Digital Realty Trust LP Health and Welfare Plan		4. Employer Identification Number (EIN) 20-2402955	
5. Employer address 2323 Bryan Street 18 <sup>th</sup> Floor		6. Employer phone number 415-738-6500	
7. City Dallas	8. State TX	9. ZIP code 75201	
10. Who can we contact about employee health coverage at this job? The Digital Realty Benefits team			
11. Phone number (if different from above)		12. Email address Benefits@digitalrealty.com	

Here is some basic information about health coverage offered by this employer:

- As your employer, we offer a health plan to:

All employees. Eligible employees are:

Regular, full-time employee's scheduled to work 30 hours per week

Some employees. Eligible employees are:

- With respect to dependents:

We do offer coverage. Eligible dependents are:

We do not offer coverage.

- If checked, this coverage meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages.

\*\* Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.

If you decide to shop for coverage in the Marketplace, [HealthCare.gov](https://www.healthcare.gov) will guide you through the process. Here's the employer information you'll enter when you visit [HealthCare.gov](https://www.healthcare.gov) to find out if you can get a tax credit to lower your monthly premiums.

The information below corresponds to the Marketplace Employer Coverage Tool. Completing this section is optional for employers, but will help ensure employees understand their coverage choices.

### 13. Is the employee currently eligible for coverage offered by this employer, or will the employee be eligible in the next 3 months?

 Yes (Continue)

13a. If the employee is not eligible today, including as a result of a waiting or probationary period, when is the employee eligible for coverage? \_\_\_\_\_ (mm/dd/yyyy) (Continue)

 No (STOP and return this form to employee)

### 14. Does the employer offer a health plan that meets the minimum value standard\*?

 Yes (Go to question 15)  No (STOP and return form to employee)

### 15. For the lowest-cost plan that meets the minimum value standard\* offered only to the employee (don't include family plans): If the employer has wellness programs, provide the premium that the employee would pay if he/ she received the maximum discount for any tobacco cessation programs, and didn't receive any other discounts based on wellness programs.

a. How much would the employee have to pay in premiums for this plan? \$ \_\_\_\_\_

b. How often?  Weekly  Every 2 weeks  Twice a month  Monthly  Quarterly  Yearly

If the plan year will end soon and you know that the health plans offered will change, go to question 16. If you don't know, STOP and return form to employee.

### 16. What change will the employer make for the new plan year? \_\_\_\_\_

 Employer won't offer health coverage

 Employer will start offering health coverage to employees or change the premium for the lowest-cost plan available only to the employee that meets the minimum value standard.\* (Premium should reflect the discount for wellness programs. See question 15.)

a. How much would the employee have to pay in premiums for this plan? \$ \_\_\_\_\_

b. How often?  Weekly  Every 2 weeks  Twice a month  Monthly  Quarterly  Yearly

\* An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs (Section 36B(c)(2)(C)(ii) of the Internal Revenue Code of 1986)

# Notice of Privacy Practices

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*This notice describes how medical information about you may be used and disclosed, and how you can get access to this information. Please review it carefully.*

Digital Realty Trust LP Health and Welfare Plan  
2323 Bryan Street, 18<sup>th</sup> Floor  
Dallas, TX 75201

## Your Rights

**When it comes to your health information, you have certain rights.** This section explains your rights and some of our responsibilities to help you.

**Get a copy of your health and claims records.** You can ask to see or get a copy of your health and claims records and other health information we have about you. Ask us how to do this. We will provide a copy or a summary of your health and claims records, usually within 30 days of your request. We may charge a reasonable, cost-based fee.

**Ask us to correct health and claims records.** You can ask us to correct your health and claims records if you think they are incorrect or incomplete. Ask us how to do this. We may say “no” to your request, but we’ll tell you why in writing within 60 days.

**Request confidential communications.** You can ask us to contact you in a specific way (for example, home or office phone) or send mail to a different address. We will consider all reasonable requests, and must say “yes” if you tell us you would be in danger if we do not.

**Ask us to limit what we use or share.** You can ask us **not** to use or share certain health information for treatment, payment, or our operations. We are not required to agree to your request, and we may say “no” if it would affect your care.

**Get a list of those with whom we’ve shared information.** You can ask for a list (accounting) of the times we’ve shared your health information for six years prior to the date you ask, who we shared it with, and why. We will include all the disclosures except for those about treatment, payment, and health care operations, and certain other disclosures (such as any you asked us to make). We’ll provide one accounting a year for free but will charge a reasonable, cost-based fee if you ask for another one within 12 months.

**Get a copy of this privacy notice.** You can ask for a paper copy of this notice at any time, even if you have agreed to receive the notice electronically. We will provide you with a paper copy promptly.

**Choose someone to act for you.** If you have given someone medical power of attorney or if someone is your legal guardian, that person can exercise your rights and make choices about your health information. We will make sure the person has this authority and can act for you before we take any action.

**File a complaint if you feel your rights are violated.** You can complain if you feel we have violated your rights by contacting us using the information above. You can file a complaint with the U.S. Department of Health and Human Services Offices for Civil Rights by sending a letter to 200 Independence Avenue, S.W., Washington, D.C. 20201, calling 1-877-696-6775, or visiting [www.hhs.gov/ocr/privacy/hipaa/complaints/](http://www.hhs.gov/ocr/privacy/hipaa/complaints/). We will not retaliate against you for filing a complaint.

## Your Choices

**For certain health information, you can tell us your choices about what we share** if you have a clear preference for how we share your information in the situations described below, talk to us. Tell us what you want us to do, and we will follow your instructions.

**In these cases, you have both the right and choice to tell us to:**

- Share information with your family, close friends, or others involved in payment for your care
- Share information in a disaster relief situation

If you are not able to tell us your preferences, for example if you are unconscious, we may go ahead and share your information if we believe it is in your best interest. We may also share your information when needed to lessen a serious and imminent threat to health or safety.

**In these cases we never share your information unless you give us written permission:**

- Marketing purposes
- Sale of your information

## Our Uses and Disclosures

**How do we typically use or share your health information?** We typically use or share your health information in the following ways.

**Help manage the health care treatment you receive.** We can use your health information and share it with professionals who are treating you. Example: A doctor sends us information about your diagnosis and treatment plan so we can arrange additional services.

**Run our organization.** We can use and disclose your information to run our organization and contact you when necessary. Example: We use health information about you to develop better services for you. **We are not allowed to use genetic information to decide whether we will give you coverage and the price of that coverage.** This does not apply to long term care plans.

**Pay for your health services.** We can use and disclose your health information as we pay for your health services. Example: We share information about you with your dental plan to coordinate payment for your dental work.

**Administer your plan.** We may disclose your health information to your health plan sponsor for plan administration. Example: Your company contracts with us to provide a health plan, and we provide your company with certain statistics to explain the premiums we charge.

**How else we can use or share your health information?** We are allowed or required to share your information in other ways – usually in ways that contribute to the public good, such as public health and research. We have to meet many conditions in the law before we can share your information for these purposes. For more information see: [www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/index.html](http://www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/index.html)

**Help with public health and safety issues.** We can share health information about you for certain situations such as:

- Preventing disease
- Helping with product recalls
- Reporting adverse reactions to medications
- Reporting suspected abuse, neglect, or domestic violence
- Preventing or reducing a serious threat to anyone’s health or safety

**Do research.** We can use or share your information for health research.

**Comply with the law.** We will share information about you if state or federal laws require it, including with the Department of Health and Human Services if it wants to see that we’re complying with federal privacy law.

**Respond to organ and tissue donation requests and work with a medical examiner or funeral director.** We can share health information about you with organ procurement organizations. We can share health information with a coroner, medical examiner, or funeral director when an individual dies.

**Address workers’ compensation, law enforcement, and other government requests.** We can use or share health information about you:

- For workers’ compensation claims
- For law enforcement purposes or with a law enforcement official
- With health oversight agencies for activities authorized by law
- For special government functions such as military, national security, and presidential protective services

**Respond to lawsuits and legal actions.** We can share health information about you in response to a court or administrative order, or in response to a subpoena.

## Our Responsibilities

- We are required by law to maintain the privacy and security of your protected health information.
- We will let you know promptly if a breach occurs that may have compromised the privacy or security of your information.
- We must follow the duties and privacy practices described in this notice and give you a copy of it.
- We will not use or share your information other than as described here unless you tell us we can in writing. If you tell us we can, you may change your mind at any time. Let us know in writing if you change your mind.

For more information see: [www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/noticepp.html](http://www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/noticepp.html).

## Changes to the Terms of This Notice

We can change the terms of this notice, and the changes will apply to all information we have about you. The new notice will be available upon request, on our intranet site, and we will mail a copy to you.

## Effective Date

This Notice is effective January 1, 2020

Digital Realty Trust LP Health and Welfare Plan  
2323 Bryan Street, 18<sup>th</sup> Floor  
Dallas, TX 75201



## About This Guide

This Guide is a Summary of Material Modifications (SMM) providing information on various Digital Realty benefit plans and outlining changes that take effect January 1, 2026. It is intended to provide an overview of changes and information about some of the benefit plans you are eligible for as an employee of Digital Realty. If any information in this Enrollment Guide conflicts with the Plan Documents and insurance policies, those Plan Documents and policies will govern. Digital Realty reserves the right to amend, modify or terminate these plans at any time. This Enrollment Guide does not constitute a contract of employment.