



TRINITY INDUSTRIES



2026

EMPLOYEE BENEFITS

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TRINITY BENEFITS CENTER

You must register your Trinity Benefits Center account with Alight to enroll in or make changes to your benefits, and gain access to benefit tools and resources.

TO SET UP YOUR ACCOUNT

1. Go to mybenefits.trin.net or call **888-765-5367**.
2. Click “New user?”
3. Register your account and set up your username and password. You will be prompted to complete multifactor authentication (MFA).
4. Complete MFA enrollment and provide an email address or mobile phone number to receive your temporary verification code.
5. Enter your temporary verification code to access your account.

VISIT OUR BENEFITS RESOURCE SITE

Go to trinbenefits.net for a digital version of this guide, videos, and a link to the enrollment site.

Questions?

Call the Trinity Benefits Center at 888-765-5367.

ENROLLMENT

You must complete enrollment within 30 days from your date of hire. Your next opportunity to make changes will be Annual Enrollment, or within 30 days of a life event.



HOW TO ENROLL CHECKLIST

✓	Gather the information you need to enroll such as your dependent’s legal name, date of birth, Social Security number, and dependent verification documentation as defined on the Trinity Benefits Center website.
✓	To enroll in benefits, log in to or call the Trinity Benefits Center to review your options and rates. See the instructions on how to set up your account on the previous page . <ul style="list-style-type: none"> • mybenefits.trin.net • 888-765-5367
✓	Compare your options using the plan compare tools.
✓	Consider enrolling in additional benefits such as: <ul style="list-style-type: none"> • Health Savings Account (HSA) if enrolled in the Basic or Enhanced High Deductible Health Plan (HDHP) • Health Care Flexible Spending Account (HCFA) if enrolled in the PPO Plan • Dependent Care Flexible Spending Account (DCFA) • Critical Illness Insurance • Accident Insurance • Hospital Indemnity Insurance • Identity Theft and Fraud Protection • Legal Insurance
✓	Complete your enrollment.
✓	Review the confirmation statement issued by Alight, and call the Trinity Benefits Center immediately if your elections are incorrect.

IMPORTANT BENEFICIARY INFORMATION

Several Trinity benefit plans require a beneficiary designation for those whom you want to receive the benefit in the event of your death. You can name primary and secondary beneficiaries for each benefit.

TO NAME BENEFICIARIES:

- **Life/AD&D Insurance:** complete during enrollment process through the Trinity Benefits Center
- **Health Savings Account:** once enrolled, go to my.optum.com/trinityindustries
- **401(k) Plan:** log on to trinityretirement.voya.com

When naming your beneficiary(ies), indicate their full legal name, address, Social Security number, relationship, date of birth, and distribution percentage. We caution against naming minor children as a beneficiary. For more information on naming your beneficiary(ies), please see the “How to Name a Beneficiary FAQ” document on the Trinity Benefits Center website.

QUESTIONS?

Contact the Trinity Benefits Center at **888-765-5367** or chat with a representative at mybenefits.trin.net.

ELIGIBILITY

EMPLOYEES

An employee is eligible for benefits if they are:

- An active, regular full-time employee
- Scheduled to work at least 30 hours per week
- A resident of the United States and on U.S. payroll

DEPENDENTS

To be eligible for coverage, your dependent(s) must be:

- Your legal spouse
- Your dependent children up to age 26 including biological, legally adopted, or those placed in your care by court order
- Your dependent handicapped or disabled child may be able to be covered beyond age 26 subject to approval by the insurance company
- A resident of the United States
- Not covered by another employee, or as an employee and as a dependent

WHEN COVERAGE BEGINS

New Hires

You have 30 days from your date of eligibility to enroll, and coverage is effective on the 1st of the month following your date of hire or eligibility.

Rehires Within 30 Days

Your previous benefit elections will be automatically reinstated, and coverage is effective on your date of rehire.

Rehires Over 30 Days and Within 12 Months

You have 30 days from your date of rehire to enroll, and coverage is effective on your date of rehire.

Rehires Over 1 Year

You have 30 days from your date of rehire to enroll, and coverage is effective on the 1st of the month following your date of rehire.

WHEN COVERAGE ENDS

Benefits for you and your dependents will end on the last day of the month of your termination or loss of eligibility.

ADDITIONAL DEPENDENT INFORMATION

SPOUSAL SURCHARGE

If your spouse is employed outside of Trinity and is eligible for medical insurance through their employer, **you will pay an additional spousal surcharge of \$100 per month** if you elect to cover them under the Trinity medical plan. If your spouse is not employed or is employed but is not eligible for other medical coverage through their employer, you are not subject to the spousal surcharge. This surcharge does not apply if your spouse is also a Trinity employee.

We encourage you to review both Trinity's and your spouse's medical plan options closely, so you can make the best enrollment decisions for your needs and your budget.

DEPENDENT VERIFICATION

You are required to provide proof of any dependent relationship, such as a marriage license and proof that your marriage is current, birth certificate, adoption papers, court order, or other proof. If you do not **upload the required documentation to your Trinity Benefits Center account within 60 days** from the date you enroll your dependent(s), **all coverage for that dependent(s) will be removed and premiums will not be refunded.**

MAKING CHANGES: QUALIFIED EVENTS

When life events occur such as marriage, divorce, birth or adoption, or gain or loss of coverage, you have 30 days from the date of the event to make changes to your benefit elections (60 days for gaining access to Medicare or Medicaid). **If you do not submit your change request within 30 days, you will have to wait until Annual Enrollment for the following year to make changes.** Changes to benefits will be effective the date you notify the Trinity Benefits Center, provided it is within 30 days of the date of the event. Changes for birth/adoption and death are effective the date of the event.

Go to mybenefits.trin.net or call the Trinity Benefits Center at 888-765-5367 to make your changes within 30 days. Your change in coverage must be consistent with your Qualifying Life Event.

MEDICAL PLANS



Trinity offers two High Deductible Health Plans (HDHPs) and one PPO plan through BlueCross BlueShield (BCBS). All three medical plans have the same network of providers and cover the same expenses. If enrolled in a Trinity medical plan, you also have pharmacy benefits through CVS Caremark; see page 12 for more information. To emphasize the importance of wellness, preventive care is covered at 100% if you receive this care from in-network providers. See the Summary of Benefits and Coverage (SBC) on the Trinity Benefits Center.

HIGH DEDUCTIBLE HEALTH PLANS

Trinity offers two High Deductible Health Plans (HDHPs) — the Basic Plan and the Enhanced Plan. These plans have a higher deductible than the PPO plan, and you will pay a percentage of your medical and pharmacy expenses. If enrolled, you may also be eligible to contribute to the Health Savings Account (HSA) and receive the Company contribution to help you reach your deductible.

- **Basic Plan:** Pay less out of your paycheck and more when health care services are provided.
- **Enhanced Plan:** Pay more out of your paycheck and less when health care services are provided.

PPO PLAN

Trinity offers one PPO plan. You pay a set rate, called a copay, for most health care, which keeps your costs more predictable. There's a deductible to meet for some services, like when you need care at a hospital, but it's lower than Trinity's other plans. The deductible doesn't apply to most care received outside a hospital, including doctor's office visits, urgent care, physical therapy, and others.

HEALTH SAVINGS ACCOUNT (HSA)

Both HDHPs come with a Health Savings Account (HSA). The HSA helps you cover your health care out-of-pocket expenses. With the money Trinity adds to your account, you'll see your health care dollars go even further!

HEALTH CARE FLEXIBLE SPENDING ACCOUNT (HCFSA)

PPO Plan participants can enroll in a Health Care FSA (HCFSA). The HCFSA may be used to cover out-of-pocket health care expenses for you and your eligible dependents that are not paid by any medical, dental or vision plan, including doctor visit copays, coinsurance, prescription drugs, and vision care expenses. See **page 9** for more details.

	BASIC & ENHANCED PLANS	PPO PLAN
	HDHP WITH HSA	PPO WITH HCFSA
What type of plan is this?	A High-Deductible Health Plan has a higher deductible, and your out-of-pocket cost for services is based on the provider's rates.	A Preferred Provider Organization provides predictable copays for most services.
Access to the same network of doctors and providers?	Yes	Yes
In-network preventive services covered at 100%?	Yes	Yes
Out-of-network providers included?	Yes , but you'll receive reduced benefits from the plan and pay more.	Yes , but you'll receive reduced benefits from the plan and pay more.
Prescription drug coverage?	Yes	Yes
Health Savings Account included?	Yes	No
Health Care FSA eligibility?	Not if you or your spouse have an HSA.	Yes , see page 9 .
HSA company contribution?	Yes , see page 8 .	No , there is no company contribution to the HCFSA.

Your BCBS medical plan provides coverage nationwide. No matter which state you are in, you have access to the same level of benefits under all three plans.

MEDICAL PLAN COMPARISON



	BASIC PLAN		ENHANCED PLAN		PPO PLAN	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
CALENDAR YEAR DEDUCTIBLE						
Individual	\$3,000	\$6,000	\$1,700	\$3,400	\$750	\$1,500
Family	\$5,500	\$11,000	\$3,400	\$6,800	\$1,600	\$3,200
CALENDAR YEAR OUT-OF-POCKET MAXIMUM (INCLUDES DEDUCTIBLE)						
Individual	\$5,500	\$11,000	\$4,250	\$8,500	\$3,500	\$7,000
Family	\$11,000*	\$22,000	\$8,000	\$16,000	\$7,000	\$14,000
YOU PAY		YOU PAY		YOU PAY		
COINSURANCE						
Preventive Care	\$0	40% after deductible	\$0	40% after deductible	\$0	40% after deductible
PCP Visit	20% after deductible	40% after deductible	20% after deductible	40% after deductible	\$25 copay	40% after deductible
Specialist Visit					\$40 copay	40% after deductible
ER Visit					\$150 copay	\$150 copay
In-patient hospital stay	20% after deductible	40% after deductible	20% after deductible	40% after deductible	20% after deductible	40% after deductible
Outpatient surgery	20% after deductible	40% after deductible	20% after deductible	40% after deductible	20% after deductible	40% after deductible
PHARMACY THROUGH CVS CAREMARK (30-DAY SUPPLY)						
Generic	20% after deductible				\$10	40% after deductible
Brand formulary	20% after deductible				\$35	40% after deductible
Non-formulary	20% after deductible				\$60	40% after deductible
COMPANY HSA DEPOSIT THROUGH OPTUM FINANCIAL**						
Individual	\$500				N/A	
Family	\$1,000				N/A	

*No individual family member will have to pay out-of-pocket expenses over \$8,550.

**Prorated based on the coverage effective date.

Note: see page 12 on how you can save money on prescriptions.

MONTHLY EMPLOYEE PREMIUMS*

	BASIC PLAN		ENHANCED PLAN	PPO PLAN	
	PLANT	CORPORATE	ALL PAY	PLANT	CORPORATE
Employee	\$86.00	\$114.89	\$230.73	\$143.78	\$212.85
Employee + Spouse	\$382.65	\$411.54	\$757.19	\$440.43	\$601.62
Employee + Child(ren)	\$283.76	\$312.65	\$562.20	\$341.54	\$495.07
Employee + Family	\$448.09	\$476.98	\$869.30	\$505.87	\$776.16

*Premiums are based on your assigned work location. You will pay the Corporate rate if assigned to plant 2099.

Spousal Surcharge: You will pay an additional \$100/month if your spouse is employed outside of Trinity, has access to medical coverage, and enrolls in Trinity medical coverage.

Tobacco Surcharge: If you or your covered spouse use tobacco products, you will pay an additional \$125 per month. You must be tobacco-free for at least six months or complete the Quit for Life program to avoid the surcharge. Trinity's tobacco cessation program through Quit for Life can help you quit. Go to quitnow.net/trinity or call **866-784-8454** for more information.

To contact BCBS, call 877-278-5205. To find in-network doctors, hospitals, and other providers, go to bcbstx.com and click Find a Doctor, then Search as a Guest. Select the Blue Choice PPO [BCA] Network. If you reside in Georgia, select Blue Open Access POS.

SAVINGS AND SPENDING PLANS

The Health Savings Account (HSA) and Health Care Flexible Spending Account (HCFSA) are offered to help you save money and take more control over your health care expenses. Both accounts let you set aside pre-tax dollars to pay for eligible medical, dental, and vision costs,* reducing your taxable income and stretching your dollars further. Review this chart to compare how the accounts work.

	HSA (WITH HDHP)	HEALTH CARE FSA (WITH PPO)
How do I get this account?	Enroll in the Basic or Enhanced High Deductible Health Plan.	Elect this coverage when you enroll in the PPO Plan.
Who contributes money?	Both you and Trinity. Trinity makes a per pay period contribution to your account.	Only you contribute. Choose an amount that is deducted pre-tax from each paycheck.
Can I change my contribution amount?	Yes, you can change your contribution amount at any time during the year without a Qualifying Life Event (QLE).	No, you cannot change your contribution amount until Annual Enrollment unless you have a Qualifying Life Event (QLE).
Tax advantages	Contributions are withheld pre-tax.	Contributions are withheld pre-tax.
Use funds for	Eligible medical, prescription, dental, and vision expenses (e.g., deductible, coinsurance).	Eligible medical, prescription, dental, and vision expenses (e.g., deductible, copays, coinsurance).
Does the “use it or lose it” rule apply?	No , the money in the account rolls over every year and is yours – even if you retire or leave Trinity.	Yes , a balance less than \$20 or in excess of \$680 will be forfeited. Any remaining balance between \$20 and \$680 will roll over mid-April and be available for 2027 plan year expenses.
Can I invest these funds?	Yes , once your balance exceeds \$1,000.	No

DON'T LOSE MONEY!

The HCFSA is a use it or lose it plan. An HCFSA balance of less than \$20 or in excess of \$680 will be forfeited at the end of the year. However, any remaining balance between \$20 and \$680 can be used the following plan year once funds are rolled over in mid-April. Estimate your contributions carefully so you can avoid losing money.

Optum Financial administers the HSA and FSA. They can be reached at 844-881-0126 or go to my.optum.com/trinityindustries to access your account.



*Refer to IRS Publication 969 to learn about HSA and FSA regulations, eligibility, and covered expenses.

HEALTH SAVINGS ACCOUNT (HSA)

Use your HSA for medical, dental, vision, and prescription drug expenses incurred by you and your eligible dependents. (Eligible expenses are defined by the IRS.) You can use the money in your account whenever you like. Some people use it for current expenses. Some people let their balance build up for medical bills later in life. It's your choice!

Both you and Trinity make contributions to your HSA, up to the 2026 IRS limit of \$4,400 (individual) or \$8,750 (dependent tiers).

Trinity will contribute up to \$500 for employee only coverage, and up to \$1,000 for all other tiers. Contributions are prorated based on the coverage effective date and funded to your Optum account after each paycheck.

HSA ELIGIBILITY

An employee is eligible for an HSA if they are:

- Enrolled in a qualified High Deductible Health Plan. (The Basic and Enhanced Plans satisfy the definition of an HDHP. You cannot enroll in the HSA if you elect the PPO plan.)
- Not covered by a Health Reimbursement Account (HRA) or have access to a Health Care Flexible Spending Account through any employer, spouse, or any other family member
- Not covered by a government-sponsored health plan (Medicare, Medicaid, TRICARE, Veterans Administration, etc.)
- Not claimed as a dependent for tax purposes

NOTE: If your eligibility for an HSA changes during the year, you must contact the Trinity Benefits Center to update your elections. Contact Optum if you plan to elect Medicare to understand how early you must terminate your HSA before Medicare enrollment.

Set up your HSA through the Trinity Benefits Center.



Trinity funds a portion of your HSA, and you can make pre-tax contributions too. Trinity adds \$500 for individual or \$1,000 for all other coverage levels to get you started (prorated by pay-period). Your and Trinity's contributions for 2026 cannot exceed \$4,400 for an individual and \$8,750 for a family.

Your Portion of the Deductible*



You pay for your initial medical costs until you meet your annual deductible. Contribute to your HSA to cover your deductible.

Basic Plan: \$3,000 individual / \$5,500 family | **Enhanced Plan:** \$1,700 individual / \$3,400 family

Trinity Picks Up the Majority of the Cost*



Once you meet your deductible, the Trinity medical plan starts paying.

Basic Plan: You pay 20% / Trinity pays 80% | **Enhanced Plan:** You pay 20% / Trinity pays 80%

Out-of-Pocket Maximum*



Once you hit the out-of-pocket maximum, you pay nothing and Trinity pays 100% for the remainder of the year.

Basic Plan: \$5,500 indiv. / \$11,000 family** | **Enhanced Plan:** \$4,250 indiv. / \$8,000 family

* These amounts reference in-network level of benefits.

** No individual family member will pay out-of-pocket expenses over \$8,550.

HEALTH CARE FSA (HCFSA)

Use your HCFSA for medical, dental, vision, and prescription drug expenses incurred by you and your eligible family members. (Eligible expenses are defined by the IRS.) Pay for eligible expenses using your FSA card, or pay out-of-pocket and file a claim with Optum Financial to be reimbursed. You are required to substantiate all claims paid from your FSA. Be sure to save your receipts and upload to your Optum Financial account to avoid taxation.



Free In-Network Preventive Care

To emphasize the importance of wellness, preventive care is covered at 100% if you receive this care from in-network providers. See the Summary of Benefits and Coverage (SBC) on the Trinity Benefits Center.



Health Care FSA

You can elect the Health Care FSA when you enroll in the PPO Plan. Choose the amount that's deducted from your paycheck, before taxes, up to \$3,400.



Deductible

You'll pay out-of-pocket for certain in-network services and prescriptions until you reach your deductible of \$750 for individual coverage or \$1,600 for family coverage. You can use money in a Health Care FSA to pay for these expenses.

Cost Sharing*



Once you reach your deductible, co-insurance kicks in.

PPO Plan: You pay 20% / Trinity pays 80%

You'll continue to pay copays for certain in-network services and prescriptions. Copays count toward your out-of-pocket maximum.



Out-of-Pocket Maximum*

The plan limits the total amount you'll pay each year. Once you meet your out-of-pocket maximum, the plan pays 100% of your eligible, in-network expenses for the remainder of the year.

PPO Plan: \$3,500 individual / \$7,000 family

HOW THE HEALTH CARE FSA WORKS

01

Enroll and Elect Your Contributions

When you enroll in an FSA, you choose an annual amount to be deposited into your FSA in regular amounts from your paycheck. You can contribute at least \$120 but no more than \$3,400.

02

Pay for Eligible Expenses

You'll receive an FSA card, which works like a debit card, that you can use to pay for certain eligible expenses**. Eligible expenses include copays for office visits, prescription drugs, deductibles, and co-insurance expenses for medical, dental, and vision.

03

Get Reimbursed

You can file a claim after paying an eligible expense; you must upload the receipt to your Optum account to substantiate the claim. However, if you use your FSA card for your expenses, you don't need to submit a claim. Save your receipts for all FSA purchases.

*These amounts reference in-network level of benefits.

**Refer to IRS Publication 969 to learn about HSA and FSA regulations, eligibility, and covered expenses.

FERTILITY AND PREGNANCY SUPPORT

FERTILITY BENEFITS COVERAGE

Fertility benefits are available to employees enrolled in one of Trinity's medical plans through BCBS. Covered services include in-vitro fertilization (IVF) cycles, artificial insemination, gamete intrafallopian tube transfer (GIFT), and zygote intrafallopian tube transfer (ZIFT). The lifetime fertility maximum per individual is \$10,000 including medical services and prescription drug costs. Only services performed at an in-network provider or facility will be covered. Refer to the Summary Plan Description (SPD) for coverage details.

ADOPTION AND SURROGACY SUPPORT

If you're considering adoption or surrogacy, Trinity provides financial support. Trinity will reimburse up to a lifetime maximum of \$10,000 per individual for adoption and \$10,000 per individual for surrogacy to help with eligible expenses. Eligible expenses include:

- Adoption agency and placement fees
- Adoption-related travel (including lodging)
- Legal and court fees associated with the adoption or surrogacy
- Temporary foster care expenses during the adoption process
- Medical expenses not otherwise covered by any medical plan associated with the adoption or surrogacy

For more information or to apply, email Trinity_Benefits@trin.net or contact your local HR. Refer to Trinity policy HR-14.

OVIA

Ovia Health provides digital health and wellness tools to support you through every stage of life's journey, from starting a family to parenting and beyond. Through the Ovia app, you'll find personalized guidance, health tracking, and resources tailored to your unique needs. Whether you're planning, expecting, or raising children, Ovia offers evidence-based content, symptom trackers, and coaching to help you make informed decisions and feel supported every step of the way.

If you're planning to bring a bundle of joy into your life, Trinity is here to support you along the way.

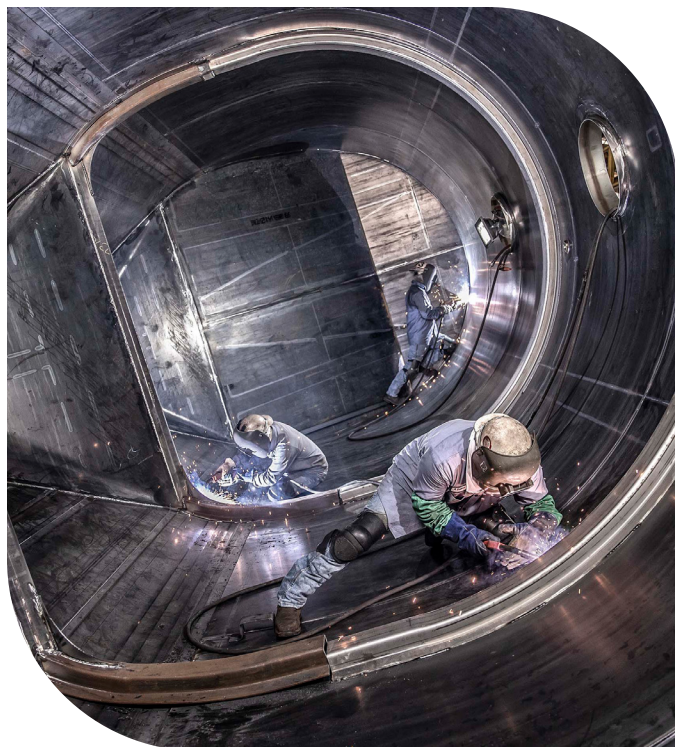
BCBS PREGNANCY AND PARENTING SUPPORT

Whether you're pregnant or planning to get pregnant, BCBS has free tools to help you.

Well onTarget® has self-guided courses about pregnancy that you can take online, covering topics such as healthy foods, body changes, and labor. Plus, if your pregnancy is high-risk, BCBS will provide support from maternity specialists to help you care for yourself and your baby.






Access these programs by visiting the Wellness page on your [bcbstx.com](https://www.bcbstx.com) account.

See **page 18** for information on childbirth and parental leave.



BEST CARE + BEST PLACE

Get the right care, at the right place, at the right price.

KNOW WHERE TO GO WHEN YOU NEED CARE		
	BCBS 24/7 Nurseline Call 24/7 for questions about minor illnesses. Get personalized information from a registered nurse. Save time and money. Call 800-581-0368.	FREE
	Teladoc Health Visit with a board-certified doctor on your mobile device or computer for commonly occurring medical conditions, dermatology, and behavioral health issues. No appointment needed, available 24/7 at teladoc.com or call 800-835-2362.	\$
	Doctor's Office or Walk-in Clinic Get in-person treatment for minor medical problems and illnesses. Office hours vary.	\$\$
	Urgent Care Use when doctor's office is closed or if not a real emergency. Generally open evenings and weekends.	\$\$\$
	Emergency Room Go to the ER for life-threatening illnesses or injuries requiring immediate attention. Highest out-of-pocket cost.	\$\$\$\$

BCBS BENEFITS VALUE ADVISORS (BVA)

BCBS Benefits Value Advisors can help you make smarter, more informed choices and get the most from your plan. Get help with understanding your plan, finding the right care, and maximizing your benefits to save money.

To talk to a Benefits Value Advisor, call the Customer Service number on the back of your BCBS ID card or text BCBSTXAPP to 33633.

CONTACT BCBS FOR ALL YOUR HEALTH CARE NEEDS

- Find in-network doctors and hospitals
- Get cost estimates and service comparisons
- Find less costly health care options
- Manage and track claims, account balances, and deductibles
- Consult for a second opinion on medical treatments
- Get answers to your health care or plan questions

Download the BCBS app to find care, view claims and access your ID card. Visit [bcbstx.com](https://www.bcbstx.com) or call 877-278-5205.

PRESCRIPTION DRUG BENEFITS



If you enroll in a Trinity medical plan, you receive prescription drug coverage from CVS Caremark. The CVS Caremark pharmacy network includes more than 6,200 CVS Pharmacies nationwide in addition to independent pharmacies and most major chains including Walgreens, Walmart, Rite Aid, Target, and CVS.

PREVENTIVE MEDICATION

Taking your preventive medications regularly can help you get—and stay—healthy. That’s why you can get more than 250 eligible preventive generic medications for **free** through our medical plans. For a list of eligible medications, visit the Plan Information section on the Trinity Benefits Center.

CVS CAREMARK MAIL SERVICE PROGRAM

Home delivery is a convenient, cost-effective, and safe option for medications you take regularly. Once you make your selection online or by phone, CVS Caremark will handle the rest for you. You can order refills and manage your prescriptions any time at [caremark.com](https://www.caremark.com).

GENERIC STEP THERAPY

Generally, as part of the generic prescription drug step therapy program, you will need to try one or two generic medications first before certain brand name medications will be covered. Generic drugs are a safe, lower-cost alternative to pricey brand-name medications. The U.S. Food and Drug Administration requires that generic drugs provide the same effectiveness and safety as their brand-name counterparts. Examples of medications subject to the generic-first requirement include certain anti-cholesterols, antacids, and blood pressure medications.

USE CVS CAREMARK MAINTENANCE CHOICE TO SAVE ON LONG-TERM MEDICATIONS

The CVS Caremark Maintenance Choice program provides savings and convenience on maintenance medications you or a family member take regularly for a chronic condition or long-term therapy. You and your family can choose to receive 90-day supplies of your long-term medications by mail or through a local CVS Pharmacy near you. To obtain your 90-day supply through Maintenance Choice, bring your new 90-day prescription to a local CVS pharmacy store location, refill your prescription at [caremark.com](https://www.caremark.com), or call 833-826-6859.

CONNECT WITH CVS CAREMARK

Download the CVS Caremark app or visit [caremark.com](https://www.caremark.com) to access your ID card, check drug costs and coverage, find in-network pharmacies, and more, or call 833-826-6859.








WELLNESS BENEFITS



FOR EMPLOYEES IN A TRINITY MEDICAL PLAN




Trinity's greatest asset is our employees, and we're continually grateful for the enthusiasm you bring to work every day. Trinity is committed to providing you with programs and resources through the BE WELL program that are best suited to your specific needs, so you can live your best, healthiest, happiest life.

These programs are offered at no cost to all employees and dependents enrolled in a Trinity BCBS medical plan.

BE WELL PROGRAM OFFERINGS	
	<p>Preventive Care Benefits</p> <p>Preventive services from a BCBS network provider are covered at 100% including physicals, well child care visits, immunizations, and cancer screenings.</p>
	<p>Preventive Medication</p> <p>Free prescription medications for over 250 eligible generic drugs. Go to the Plan Information section on the Trinity Benefits Center for a list of covered drugs.</p>
	<p>Well onTarget</p> <p>BCBS Well onTarget gives you the support you need to make healthy lifestyle choices, including the BCBS Health Assessment so you can learn more about your overall health and what steps you need to take to improve your health.</p>
	<p>BCBS Fitness Program</p> <p>Get discounted access to a nationwide network of facilities, from gyms and sports facilities to specialty fitness studios, including access to digital fitness videos and live classes. Choose from five no-contract membership package options to fit your budget. To learn more, visit bcbstx.com and click on the <i>Wellness</i> tab.</p>
	<p>BCBS 24/7 Nurseline</p> <p>Get answers to your health care questions any time you need it from highly trained nurses. Call 800-581-0368.</p>

Notice of Reasonable Alternatives: Rewards for participating in a wellness program are available to all Trinity benefits-eligible employees. If it is unreasonably difficult due to a medical condition for you to achieve the standards for the reward under this program, or if it is medically inadvisable for you to attempt to achieve the standards for the reward under this program, contact your local Human Resources representative and we will work with you (and if you wish, with your doctor) to find a wellness program with the same reward that is right for you in light of your health status.

BE WELL PROGRAM OFFERINGS

	<p>Teladoc Virtual Primary Care</p> <p>Talk to a board-certified primary care doctor by phone or video and get dedicated, personalized support to help you become your healthiest self. Note: Virtual preventative visits are free under the medical plans, but all other visits are subject to coinsurance or a copay. From annual checkups and ongoing wellness needs to managing chronic conditions and more complex challenges, you and your covered dependents age 18+ have access to trusted medical care and personalized support.</p> <ul style="list-style-type: none"> • Build an ongoing relationship with a primary care doctor of your choice. • Get referrals to in-person (and in-network) specialists if needed • Dermatology, behavioral health, and visits for acute illnesses (ear infections, flu, etc.) are also available virtually through Teladoc at an additional cost; these visits generally cost less than urgent care or office appointments • Message your dedicated Care Team of nurses and medical assistants at any time • Visit with a doctor in minutes when a more immediate need arises after hours (24/7) <p>Get started at teladoc.com or 800-835-2362 or download the Teladoc app from Google Play or the App Store.</p>
	<p>Hinge Health</p> <p>This digital physical therapy program is designed to address chronic back, knee, hip, neck or shoulder pain, as well as women’s pelvic health, without drugs or surgery. The program includes:</p> <ul style="list-style-type: none"> • Personalized exercise therapy to improve strength and mobility • One-on-one health coaching to provide motivation and support • Personalized Hinge Health kit with tools to perform physical therapy exercises from home <p>To learn more or apply, call 855-902-2777 or visit hinge.health/trinityindustries.</p>
	<p>Teladoc Diabetes Management</p> <p>The Teladoc Diabetes Management program can help you successfully manage diabetes. The program includes:</p> <ul style="list-style-type: none"> • Easy-to-use blood glucose monitoring meter • Unlimited supplies, including test strips and lancets • One-on-one coaching • Easy sharing of your digital logbook <p>The program is available to all employees and their covered family members who are diagnosed with Type 1 or Type 2 diabetes. To learn more or enroll, call 800-835-2362 or visit teladoc.com. Registration code: TRN.</p>

Notice of Reasonable Alternatives: Rewards for participating in a wellness program are available to all Trinity benefits-eligible employees. If it is unreasonably difficult due to a medical condition for you to achieve the standards for the reward under this program, or if it is medically inadvisable for you to attempt to achieve the standards for the reward under this program, contact your local Human Resources representative and we will work with you (and if you wish, with your doctor) to find a wellness program with the same reward that is right for you in light of your health status.

DENTAL PLANS



Trinity offers two dental plans — the Core Plan and the Buy-Up Plan. Both plans are through Delta Dental, use the same network providers, and cover the same eligible expenses. The big difference between the two dental plans is the level of benefits and how much you pay.

In addition to choosing between the two dental plans, when you receive dental services you can choose to visit a Delta network or out-of-network provider.

- **Delta Dental PPO™ Dentists** – You will receive the biggest discount if you use a PPO dentist.
- **Delta Dental Premier® Dentists** – You will receive a smaller discount if you use a Premier dentist.
- **Out-of-Network Dentists** – You will pay the most when you use an out-of-network dentist.

	CORE PLAN	BUY-UP PLAN
	IN-NETWORK ONLY	IN-NETWORK ONLY
CALENDAR YEAR DEDUCTIBLE		
Individual	\$100	\$50
Family	\$100/person	\$150
CALENDAR YEAR OUT-OF-POCKET MAXIMUM		
Per Individual	\$1,500	\$2,000
PLAN PAYS		
Preventive & Diagnostic Services		
Exams, Cleanings, X-rays, Fluoride Treatments	100%, deductible waived	100%, deductible waived
Basic Services		
Fillings, Space Maintainers, Sealants, Extractions, Oral Surgery, Endodontics, Periodontics, Emergency Exams	60%*	80%*
Major Services		
Crowns, Inlays/Onlays, Dentures and Bridgework, Repairs	40%*	50%*
Orthodontia		
Orthodontia	N/A	100%
Lifetime Benefit Max	N/A	\$1,500

* After deductible

MONTHLY EMPLOYEE PREMIUMS

	CORE PLAN	BUY-UP PLAN
Employee Only	\$17.11	\$34.48
Employee + Spouse	\$33.87	\$63.88
Employee + Child(ren)	\$36.87	\$69.29
Employee + Family	\$47.96	\$96.39

You will pay more out-of-pocket if you don't use Delta Dental PPO providers. To find a Delta Dental provider in your area, go to deltadentalins.com or call 800-521-2651.

Call Delta Dental at 800-521-2651 or download the Delta Dental mobile app to search for a dentist near you, view ID cards, and more.

VISION PLAN



Our vision plan, through Davis Vision, helps you cover the cost of routine vision services and supplies, like eye exams, eyeglasses, and contact lenses.

VISION PLAN	
COST	
Exam	\$10 copay
Standard Contact Lens Fitting	\$0 copay
Materials (lenses, frames, contact lenses)	\$0 copay
ALLOWANCE	
Frames	100% Davis Collection; \$150 non-Davis Collection
Lenses (single, bifocal, trifocal, lenticular)	100%; \$50 copay for Standard Progressive
Specialty Lens	\$60 (then 15% off balance)
Contact Lenses	100% Davis Collection; \$150 non-Davis Collection
BENEFIT FREQUENCY	
Exams	Once every 12 months
Lenses	Once every 12 months
Frames	Once every 12 months
Contacts	Once every 12 months

MONTHLY EMPLOYEE PREMIUMS

	VISION PLAN
Employee Only	\$6.26
Employee + Spouse	\$11.28
Employee + Child(ren)	\$11.88
Employee + Family	\$18.77

Warby Parker is part of the Davis Vision network. Visit warbyparker.com to check out their online experience or book an exam today!

To find a vision provider in your area, download the Davis Vision app, go to davisvision.com, or call 800-999-5431 (code: 7047).



SUPPLEMENTAL INSURANCE



These plans are designed to help with out of pocket expenses by providing a cash payment directly to you based on a covered diagnosis, accident, or hospital stay. Contact Reliance Matrix at 800-351-7500 with questions about your benefits.

CRITICAL ILLNESS INSURANCE

Critical Illness Insurance is coverage that can help safeguard your finances by providing you with a convenient lump-sum payment (up to \$15,000 or \$30,000) when you or a covered family member is diagnosed with a serious illness. The extra cash can help you focus on getting back on track — without worrying about finding the money to cover some of your expenses.

SAMPLE OF COVERED ILLNESSES

- Heart Attack
- Cancer
- Alzheimer’s Disease
- Kidney Failure
- Stroke
- Coronary Artery Bypass

View the full list of covered illnesses on the Trinity Benefits Center at mybenefits.trin.net.

BENEFIT LEVELS	
You can elect coverage for you and your eligible dependents	\$15,000 or \$30,000

HEALTH SCREENING BENEFIT

The Critical Illness Insurance plan and the Accident Insurance plan provide an additional Health Screening Benefit for certain covered screenings and preventive tests such as an annual preventive physical, cancer screening, or blood test. You could receive **\$100 (Critical Illness Insurance plan) or \$50 (Accident Insurance plan)**. To claim your Health Screening Benefit, simply call 877-202-0055 to provide details from your screening, and Reliance Matrix will mail you a check once your claim is processed.

HOSPITAL INDEMNITY INSURANCE

Hospital Indemnity Insurance provides a lump-sum payment to enhance your current medical coverage if you’re admitted to the hospital for a covered inpatient stay. It helps you avoid using savings or borrowing money to pay out-of-pocket costs that health insurance does not cover. Hospital Indemnity insurance can help with expenses related to meals and transportation for family members, child care, or time away from work due to a medical issue that requires hospitalization.

BENEFITS OVERVIEW	PAYMENT
Hospital Admission	\$1,000
Hospital Confinement	\$200/day up to 30 days
Hospital Intensive Care	\$400/day up to 15 days

ACCIDENT INSURANCE

You can’t always avoid accidents — but you can protect you and your family from accident-related costs that strain your budget. Accident Insurance pays a lump-sum payment when you or a covered family member incur one of more than 40 types of accidents or injuries on or off the job. Coverage is available for you and your eligible dependents.

View a full list of covered events on the Trinity Benefits Center at mybenefits.trin.net.

For more information on these benefits go to reliancematrix.com, or call 800-351-7500.

Learn more about these plans before you enroll by visiting app.joinpasito.com/trin/login.

ADDITIONAL BENEFITS

FOR ALL EMPLOYEES

These additional benefits are offered at no cost to all Trinity employees, whether or not you elect benefits through the Company.

WELLNESS HALF-DAY

Trinity makes it easier for you to take care of yourself with 4 hours of paid time-off each year to use for non-work-related preventive medical, dental, and vision office visits and screenings. Wellness pay can be taken in 15 minute increments and must be logged in Kronos. Refer to Policy HR-060 for more information.

TRAVEL ASSISTANCE

In addition to the Basic Life and AD&D coverage provided by Reliance Matrix, you are also covered under a Travel Assistance benefit. Travel Assistance is designed to respond to most medical care situations and many other emergencies that you and your family may experience when traveling 100 miles or more from your home (or in a foreign country). For more information, call 800-456-3893.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Get confidential services through SupportLinc to help you deal with life's challenges including health, stress, finances, depression, home life and legal matters. Up to 8 counseling sessions are available to you and your household members by phone or in person. Available 24/7/365.

Online resources include a member website and mobile app with articles, adult care and childcare provider search tools, a stress resource center, and live and recorded webinars.

Call SupportLinc **888-881-5462** to speak with licensed counselors. Log in to **SupportLinc.com** to locate counselor information, and access resources. When prompted, the user name is: trinity.

EMPLOYEE DISCOUNT MARKETPLACE

Save money on gym memberships, travel, electronics, financial services, tickets, cars, restaurants, sporting events, and much more. Download the BenefitHub app or go to trinity.benefithub.com. Call 866-664-4621 for more information.

QUIT FOR LIFE

A free, confidential tobacco cessation program available to eligible employees and their enrolled dependents (18 years or older).

To contact a Quit Coach go to quitnow.net/trinity or call 866-784-8454.

CHILDBIRTH & PARENTAL LEAVE

Childbirth Paid Leave:

- Paid leave for all birth parents for recovery after childbirth
- 100% of base pay for 4 weeks
- Runs concurrently with and may supplement the Short-Term Disability benefit if pay falls below 100%

Parental Paid Leave:

- Paid bonding leave for all new parents including birth parents and all other non-birth parents (fathers, adoptive mothers and fathers, etc.)
- 100% of base pay for 2 weeks
- For birth mothers, the benefit begins after Short-Term Disability ends
- For non-birth and adoptive parents, the leave may be taken any time within 6 months from the date of birth as one continuous leave period

NOTE: Childbirth and parental leave is available to active, regular full-time employees after six months of continuous employment (30 hours per week) at the time of birth, adoption, or child placement.

Our disability and leave programs are administered by The Hartford. See **page 10** for information on pregnancy, fertility, and adoption and surrogacy benefits and support.

VOLUNTARY BENEFITS



You may choose to purchase these insurance products through Trinity at discounted group rates. These voluntary insurance products are all provided through MetLife.



LEGAL INSURANCE

The MetLife Legal Plan offers you convenient and affordable access to a highly qualified network of attorneys for everyday personal legal matters. Once enrolled, you'll have access to an attorney as if on retainer. Call 800-821-6400 if you need legal assistance. Get comprehensive coverage for more than 60 legal matters including:

- Preparation of wills, living wills, and trusts
- Purchase, sale, and refinancing of a residence
- Debt collection and foreclosure defense
- Identity theft defense
- Tenant negotiations
- Civil litigation defense
- Adoptions
- Document review and preparation



IDENTITY THEFT AND FRAUD PROTECTION

Comprehensive identity, fraud, and theft protection, powered by Aura, can help safeguard your finances, credit, and good name.

- **Identity and theft protection:** Keep your identity secure with extensive monitoring of your personal information, like your accounts, credit, SSNs, IDs, and more.
- **Financial fraud protection:** Get near real-time alerts on suspicious credit inquiries, like if someone was opening a loan or credit card in your name.
- **Privacy and device protection:** Shop, bank, and work online more safely and privately with VPN and antivirus to protect your devices.



PET INSURANCE

This program allows you to purchase pet insurance at a discount so you can take the best care of your furry friends (limited to cats and dogs). This insurance provides reimbursement for eligible vet bills, with optional wellness coverage available. You'll also have access to veterinary professionals through virtual vet concierge services to get help with any pet health concern.

Enroll in pet insurance directly with MetLife at any time during the year.

For more information about these programs go to [metlife.com/trinity](https://www.metlife.com/trinity).

LIFE/AD&D INSURANCE



Life and Accidental Death & Dismemberment (AD&D) is provided through Reliance Matrix.

LIFE INSURANCE	
Basic Life/AD&D	<ul style="list-style-type: none"> Trinity provides a company-paid Life/AD&D Insurance benefit of one times your base annual pay rounded up to the nearest \$1,000 Minimum \$25,000/Maximum \$500,000
Voluntary Employee Life/AD&D	<ul style="list-style-type: none"> You can purchase additional Life Insurance in \$10,000 increments up to four times your annual base pay up to a maximum of \$1,000,000 New hires: You may elect up to \$300,000 without Evidence of Insurability (EOI). After that you can only increase coverage by up to \$50,000 without an EOI to a maximum of \$300,000.
Voluntary Dependent Life**	<ul style="list-style-type: none"> If you enroll in Voluntary Life/AD&D Insurance, you can also purchase Life Insurance for your eligible dependents in the following amounts: <ul style="list-style-type: none"> » Spouse – \$10,000, \$30,000, or \$50,000* » Child – \$5,000 or \$10,000** » Your dependent child is eligible for coverage from birth through age 25. A child who is permanently disabled prior to age 26 may continue coverage, subject to approval by the insurance company. <p>NOTE: If you no longer have an eligible spouse or dependent child under this plan, you must contact the Trinity Benefits Center and request to remove the coverage.</p>
Business Travel Accident (BTA)	<ul style="list-style-type: none"> Exempt and administrative non-exempt employees also receive company-paid Business Travel Accident (BTA) Insurance with coverage equal to \$100,000 for certain accidents while traveling for Trinity business.

*For new hires, there is a one-time option to elect up to \$50,000 of Dependent Spouse Life without Evidence of Insurability (EOI).

**Dependent coverage cannot exceed your Voluntary Life coverage. Child Life does not require EOI.

You will need to name a beneficiary(ies) who will receive the Life Insurance benefit in the event of your death. You can review or change your beneficiary(ies) on the Trinity Benefits Center website. Contact Reliance Matrix at 800-351-7500 with questions about your benefits.



DISABILITY INSURANCE



Disability coverage is provided through The Hartford. To initiate a claim call 888-301-5615 or go to [abilityadvantage.thehartford.com](https://www.thehartford.com/abilityadvantage).



DISABILITY

SHORT-TERM DISABILITY

<p>Hourly</p>	<ul style="list-style-type: none"> • Trinity provides a company-paid basic benefit of 50% of your weekly base pay up to \$600 per week • Benefits begin after 5 consecutive calendar days if you are unable to work • Buy-up option is available with a benefit of 60% of your weekly base pay up to \$1,000 per week • Maximum benefit period is 180 days
<p>Administrative Non-Exempt</p>	<ul style="list-style-type: none"> • Trinity provides a company-paid benefit of 60% of your weekly base pay up to \$1,000 per week • Benefits begin after 5 consecutive calendar days if you are unable to work • Maximum benefit period is 180 days
<p>Exempt</p>	<ul style="list-style-type: none"> • Trinity provides a company-paid benefit of 100% of base pay for up to 90 days and 66.7% of base pay up to \$3,000 per week for leaves beyond 90 days • Benefits begin after 5 consecutive calendar days if you are unable to work • Maximum benefit period is 180 days

LONG-TERM DISABILITY

<p>Hourly</p>	<ul style="list-style-type: none"> • You may elect coverage at 60% of your base monthly pay with a minimum benefit of \$100 and a maximum of \$5,000 • Benefits begin after you are disabled and cannot perform your occupation for 180 consecutive calendar days • Maximum benefit period is 24 months
<p>Administrative Non-Exempt & Exempt</p>	<ul style="list-style-type: none"> • Trinity provides a company-paid benefit of 60% of pay up to \$12,000 per month • Maximum benefit period is normal Social Security age* • Benefits begin after you are disabled and cannot perform your occupation for 180 consecutive calendar days

NOTE: Claims are subject to approval by The Hartford.

*If disabled prior to age 60; varies based on age at disability, see plan documents for details.

*If you receive any Statutory Disability Income (such as funds from State Disability Programs, Social Security, etc.) while you have Short-Term Disability (STD) or Long-Term Disability (LTD) coverage, it may decrease the amount of benefits you receive.

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT (DCFSA)

The Dependent Care Flexible Spending Account (DCFSA) is a tax-advantaged account that lets you set aside pre-tax funds to pay for child care, elder care, or care for a disabled spouse.

DEPENDENT CARE FSA



CONTRIBUTION LIMITS AND GENERAL RULES

- Maximum of \$3,750 per year for family if filing separate tax returns or \$7,500 if single or filing jointly
- You cannot participate in the DCFSA and claim a dependent care tax deduction at the same time
- “Use it or lose it” during the plan year or unused funds will be forfeited
- Subject to non-discrimination testing



EXAMPLES OF ELIGIBLE DEPENDENT CARE EXPENSES INCLUDE:

- In-home babysitting services
- Care of a preschool child by a licensed nursery or day care provider
- Before- and after-school care
- Day camp
- In-house dependent day care



2-1/2 MONTH GRACE PERIOD FOLLOWING DECEMBER 31

If an expense is incurred between January 1 of the current year and March 15 of the next year AND submitted for reimbursement on or before April 30, any remaining balance in the previous plan year that ended December 31 will be used to pay the claim, even though the service was provided in the NEW plan year.

Go to my.optum.com/trinityindustries or call 844-881-0126 for more information.

401(K) PLAN



The Trinity 401(k) Plan makes saving for retirement easier with automatic enrollment, company matching contributions, and annual automatic increase plan features. You can make contributions on a pre-tax or after-tax basis and change your contribution rate and investment elections at any time.

ELIGIBILITY & ENROLLMENT

You are eligible for the plan immediately upon hire. If you do not initiate enrollment or opt-out, you will be automatically enrolled in the plan at a pre-tax contribution rate of 6%. Your payroll deductions will begin within 1 to 2 pay periods.

CONTRIBUTIONS

On July 1 each year, your contribution rate will automatically increase by 1% up to a maximum of 15% to help you on your path to saving for retirement. You have the ability to opt-out at any time with Voya.

COMPANY MATCH

For each dollar you contribute to your account, Trinity will match your contribution dollar-for-dollar, up to 6% of your eligible salary. The match contributions are made on a per-pay-period basis so you can watch your account compound and grow. **Don't miss out on Company money! Be sure to contribute at least 6% to receive the full company match.**

VESTING

You are 100% vested in your contributions, including any investment earnings. You are 100% vested in company contributions after two years of employment.

INVESTING

The plan provides a range of investment options to help you decide how to invest your contributions and the company match. Investment options are presented in three paths — Get There Myself, Guide Me, or Give Me Advice. Use the tools and resources on the Voya website, including myOrangeMoney® and the Voya Retire® mobile app, to help you plan for retirement and manage your account.

A Voya 401(k) Getting Started packet will arrive at your home a few weeks after your date of hire with more information and instructions on how to enroll.

FREE RETIREMENT & FINANCIAL PLANNING RESOURCES

VOYA RETIREMENT ADVISORS (VRA)

Get retirement plan advice customized to your situation and goals with ongoing monitoring and updates to stay on track.

- Online and Telephonic Advice
- Professional Management (Fee applies)

VOYA FINANCIAL ADVISORS (VFA)

Meet with a Voya Financial professional to review your retirement savings goals, investment strategies, or other savings goals.

- Personalized financial dashboard
- Retirement snapshot
- Financial plan

Contact Voya at TrinityRetirement.voya.com or call **877-448-3401**, Monday – Friday, from 7 a.m. to 7 p.m. CST for more information.

Don't forget to designate your 401(k) Plan beneficiary.

IMPORTANT CONTACTS

COVERAGE	CONTACT	WEBSITE	APP
Medical	BlueCross BlueShield**	bcbstx.com	BCBSTX
Pharmacy	CVS Caremark	caremark.com	CVS Caremark
Savings & Spending Plans (HSA/FSA/DCFSA)	Optum Financial	my.optum.com/trinityindustries	Optum Financial
Adoption and Surrogacy Support	Trinity Benefits	Trinity_Benefits@trin.net	N/A
Virtual Primary Care	Teladoc Health	teladoc.com	Teladoc Health
Diabetes Management	Teladoc Health	teladoc.com	Teladoc Health
Virtual Physical Therapy	Hinge Health	hinge.health/trinityindustries	Hinge Health
Dental	Delta Dental Policy #17965	deltadentalins.com	Delta Dental Mobile
Vision	Davis Policy #500765	davisvision.com (not enrolled, enter client code 7047)	Davis Vision
Critical Illness, Hospital Indemnity, & Accident Insurance	Reliance Matrix Policy CI VC12000031745 HI VH12000031732 AI VAI2000031759	reliancematrix.com	Reliance Matrix
Life and AD&D	Reliance Matrix Policy GL1500002871 VAR1610001354	reliancematrix.com	Reliance Matrix
Short-Term & Long-Term Disability	The Hartford Policy #681438	abilityadvantage.thehartford.com	N/A
Employee Assistance Program (EAP)	SupportLinc	SupportLinc.com User name: trinity	SupportLinc eConnect®
Tobacco Cessation	Quit for Life	quitnow.net/trinity	Quit for Life
Employee Discount Program	BenefitHub	trinity.benefithub.com	BenefitHub
Voluntary Products (identity theft and fraud protection, pet insurance)	MetLife	metlife.com/mybenefits	MetLife US
Legal Insurance	MetLife	members.legalplans.com	MetLife US
401(k) Plan	Voya	TrinityRetirement.voya.com	Voya Retire
Benefits Resource Page	Trinity	trinbenefits.net	N/A

TRINITY BENEFITS CENTER

888-765-5367 | mybenefits.trin.net*
 Monday – Friday 7:00 a.m. – 7:00 p.m. (CT)
 Go to trinbenefits.net to learn more about Trinity Benefits.

*Once you have registered on the Trinity Benefits Center website as a new hire, you can access the Trinity Benefits Center from the Trinity Portal under Applications.

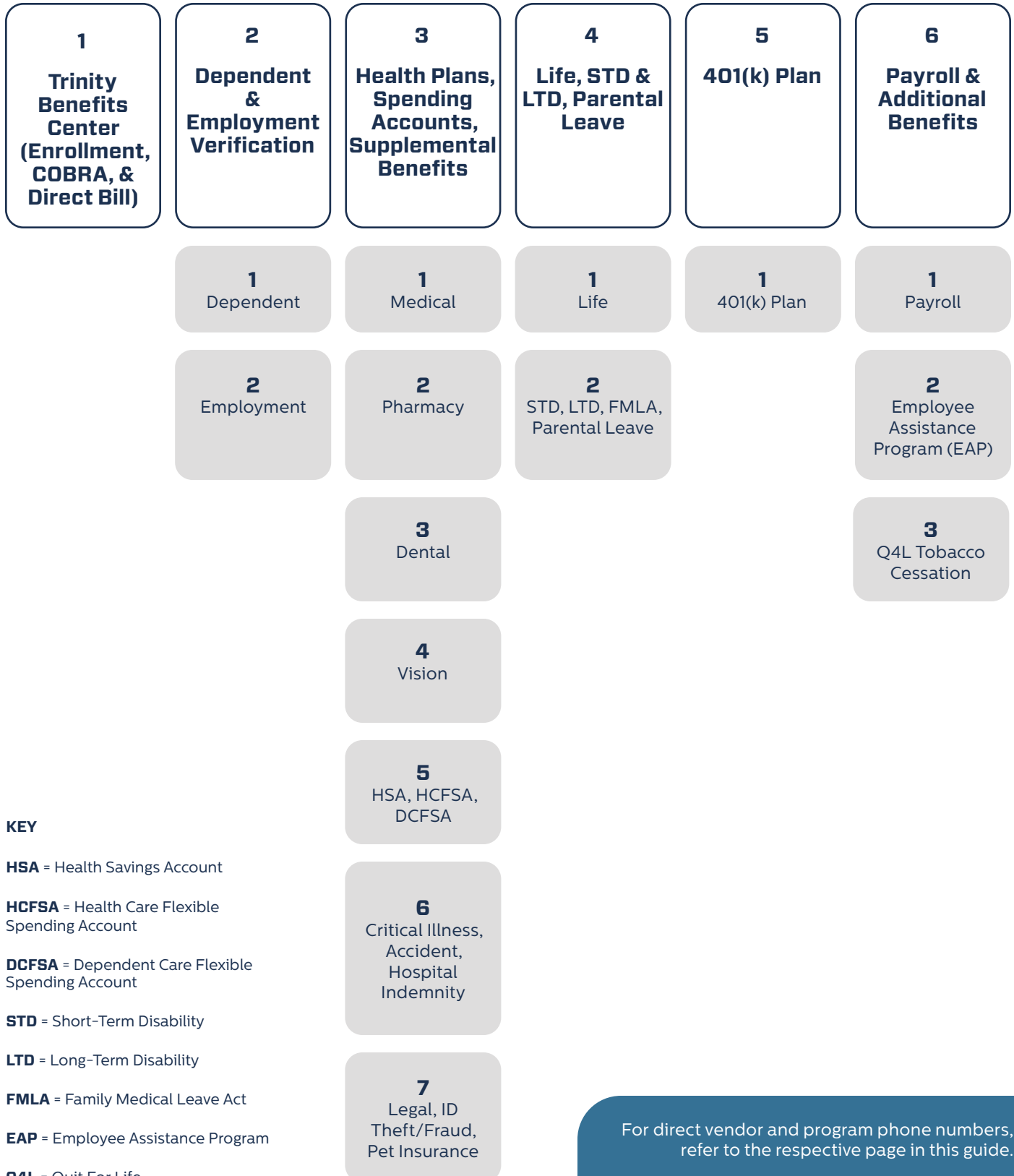
**Refer to your BCBS ID card for group number and member ID.

For direct vendor and program phone numbers, refer to the respective page in this guide.

TRINITY BENEFITS CONNECTION

CALL 888-765-5367

PRESS 1 FOR SPANISH



KEY

HSA = Health Savings Account

HCFSAs = Health Care Flexible Spending Account

DCFSAs = Dependent Care Flexible Spending Account

STD = Short-Term Disability

LTD = Long-Term Disability

FMLA = Family Medical Leave Act

EAP = Employee Assistance Program

Q4L = Quit For Life

For direct vendor and program phone numbers, refer to the respective page in this guide.



TRINITY INDUSTRIES

This Guide serves as a summary of material modification as required by the Employee Retirement Income Security Act of 1974 (ERISA), as amended.

This Guide is intended to describe the eligibility requirements, enrollment procedures and coverage effective dates for the benefits offered by Trinity Industries, Inc. and certain of its affiliates (“Trinity”). It is not a legal plan document and does not imply a guarantee of employment or a continuation of benefits. While this Guide is a tool to answer most of your questions, full details of the plans are contained in the Summary Plan Descriptions (SPDs), which govern each plan’s operation. Whenever an interpretation of a plan benefit is necessary, the actual plan documents will control.

October 2025