



2026 BENEFITS ANNUAL ENROLLMENT

OCTOBER 24 — NOVEMBER 7

Annual Enrollment is your opportunity to review your benefit elections and make changes for the upcoming year. After November 7, you won't be able to make any changes until Annual Enrollment for 2027, unless something big happens in your life — like marriage, birth, or if you lose or gain other coverage.

If you don't act before the deadline, most of your 2025 elections **will roll over**. However, you must actively enroll if you are:

- Enrolling for the first time
- Changing your current coverage
- Adding or removing a dependent
- Planning to participate in a Flexible Spending Account (FSA) for 2026
- Saving more in the Health Savings Account

WHAT YOU NEED TO DO FOR ANNUAL ENROLLMENT BY NOVEMBER 7

1. Visit trinbenefits.net to learn about your benefit options.
2. Log in or call the NEW Trinity Benefits Center beginning October 24 to complete your Annual Enrollment.
 - mybenefits.trin.net
 - 888-765-5367
3. Verify your dependent information is accurate, that your dependents meet the eligibility requirements, and upload documentation for newly enrolled dependents.
4. Verify your beneficiary information is complete and up to date.
5. Complete your Annual Enrollment and review your confirmation statement.

WHAT'S CHANGING IN 2026

- **Trinity will no longer match Health Savings Account (HSA) contributions:** You will continue to receive a seed contribution from Trinity to your HSA balance each pay period, totaling \$500/year in employee only coverage, and \$1,000 in family coverage tiers.
- **The Dependent Care FSA (DCFSA) limit:** The DCFSA limit is increasing to \$7,500 for families and \$3,750 for married individuals filing separately, subject to non-discrimination testing.
- **Medical rate increase:** Due to rising costs and inflation, medical premiums are increasing. Employee only tiers are increasing by \$6-\$17/month. Refer to the Benefits Guide for all 2026 rates.
- **The Hospital Indemnity plan:** This plan will now have one option mirroring the 2025 high plan, at the low plan rates.
- **New carrier for Life Insurance and Voluntary Benefits plans:** Reliance Matrix will be our Life Insurance, Accident Insurance, Critical Illness, and Hospital Insurance plan carrier. The Accident plan will now also offer a wellness screening benefit.
- **New EAP provider:** SupportLinc will administer our Employee Assistance Program, and will now provide eight no-cost sessions per issue per year for employees and their household members.
- **A new look for the Trinity Benefits Center:** Benefits administration is moving to our new partner, Alight. You'll access the Trinity Benefits Center the same way, but the enrollment flow will be a little different.
- **Save more in your Health Savings Account (HSA):** If you enroll in the Basic or Enhanced plans, the annual HSA maximum (combined employee and company contributions) is increasing to \$4,400 for individual coverage and \$8,750 for family coverage.



¿Hablas español?

Escanea este código QR para leer este folleto en español.



EXPLORE THE NEW TRINITY BENEFITS CENTER THROUGH ALIGHT

Beginning on October 24, the new Trinity Benefits Center will be your go-to destination for enrolling in and managing your benefits. Alight offers a modern, easy-to-use platform plus a mobile app, so you can take control of your benefits anytime, anywhere.

What You'll Find in the Trinity Benefits Center

Alight's enrollment tool offers you a guided experience to select your benefits. The tool features:

- Live chat with a representative online weekdays 7am - 7pm CT; just look for the message bubble at the bottom of any web page.
- The option to translate the Trinity Benefits Center into Spanish by clicking the globe on the top right corner of the site.
- Interactive learning resources such as cost calculators and videos to help you make informed decisions.
- Content and recommendations tailored to your individual needs and life stage.

How to Register

1. Go to **mybenefits.trin.net** to register.
2. Fill in the required fields: first name, last name, date of birth, and the last four digits of your Social Security number.
3. Create a unique username which can contain letters, numbers, and/or certain special characters (the @, hyphen (-), underscore (_), period (.). Once registered, employees with access to the Trinity Portal can log on with 1-click via Single-Sign-On (SSO).
4. Create a password. It must be at least 10 characters in length and contain one number, one upper case letter, and one lower case letter.

Download the Alight Mobile App

1. Download the Alight Mobile App from the Apple App Store or Google Play.
2. Launch the app and enter Trinity Industries, Inc. from the home screen.
3. Select the option to create a "New user?".
4. Enter the necessary information to register your account, or login if already registered.



Register and You Could Win!

When you register on the Trinity Benefits Center, you will be entered to win one of twenty \$25 gift cards. On October 24, go to **mybenefits.trin.net** and register your account. Then download the Alight app, so you have at-your-fingertips access to your benefits.



VISIT OUR BENEFITS RESOURCE SITE.

All your enrollment resources are in one place. Go to **trinbenefits.net** or scan this QR code for the 2026 Benefits Guide, videos, and a link to our enrollment site.