What's Changing?

NO ACTION = NO COVERAGE FOR MEDICAL & HSA/FSA

You must select a medical plan and HSA or FSA during the Annual Enrollment period from October 23-November 6 or you and your family will not have medical coverage in 2027. All other benefits will roll over.

RATES

Due to the rising cost of health care, premiums are increasing for some plans. Use the tools available through Alight, along with the scenarios in this brochure, to select the best plan for you.

THREE PLAN OPTIONS

Trinity will continue to offer three (3) medical plans with BCBS, though some plan features are changing. Some deductibles and out-of-pocket maximums are changing to better align with the value of each plan. The plan you are enrolled in today may not be the best option for you next year.

PHARMACY ADMINISTRATOR

OptumRx will manage your pharmacy benefits and will contact you if action is needed regarding prior authorization. Most pharmacies will remain in-network. More details will be available during Annual Enrollment.

EMERGENCY ROOM COPAY

There will be a copay for all ER visits (after the deductible in the HDHP's).*

- $500 in Texas
- $350 in all other states

We encourage you to use virtual care through Teladoc for any non-emergency situations. **Starting August 1, 2026, Teladoc urgent care is FREE and accessible 24/7.**

For any emergent situations, go to an ER connected to a hospital, NOT a free-standing ER.



*Deductible is waived if you are admitted.

MEDICAL PLAN COMPARISON

	LOW PLAN	HIGH PLAN	PPO PLAN
	IN-NETWORK	IN-NETWORK	IN-NETWORK
CALENDAR YEAR DEDUCTIBLE			
Individual	$3,000	$2,000	$1,000
Family	$6,000	$4,000	$2,000
CALENDAR YEAR OUT-OF-POCKET MAXIMUM (INCLUDES DEDUCTIBLE)			
Individual	$6,000	$4,500	$3,500
Family	$12,000	$9,000	$7,000
	YOU PAY	YOU PAY	YOU PAY
COINSURANCE			
Preventive Care	$0	$0	$0
PCP Visit	20% after deductible	20% after deductible	$35 copay
Specialist Visit	20% after deductible	20% after deductible	$65 copay
ER Visit	Ded + copay + coinsurance $350 (non-Texas) $500 (Texas)	Ded + copay + coinsurance $350 (non-Texas) $500 (Texas)	$350 (non-Texas) $500 (Texas)
Teladoc Virtual PCP, Urgent Care, Mental Health & Dermatology	$0	$0	$0

Disclaimer: This chart provides a summary of benefits. Please refer to the Summary of Benefits and Coverage (SBC) for complete plan details.

2027 MEDICAL RATES

	LOW PLAN		HIGH PLAN	PPO PLAN	
	PLANT	CORPORATE	ALL PAY	PLANT	CORPORATE
Employee	$91.36	$114.89	$230.73	$166.29	$230.26
Employee + Spouse	$389.67	$411.54	$757.19	$496.20	$648.67
Employee + Child(ren)	$289.87	$312.65	$562.20	$390.65	$531.88
Employee + Family	$460.61	$476.98	$869.30	$592.97	$842.24

RATE UPDATES

Good news: there will no longer be a spousal surcharge in 2027. The tobacco surcharge of $125/month still applies.

MAXIMIZE YOUR BENEFITS

- Contribute to the HSA (if in a HDHP) or HCFSA (if in the PPO).
- Consider supplemental benefits such as the accident plan, hospital indemnity plan, or critical illness plan.

Which plan is right for me?

Your healthcare needs may change each year; consider the best option for you in 2027 based on your expected plan usage, and think about how much you will pay in premiums vs at the time of service.

LOW UTILIZATION: Employee only scenario: Preventive care, one doctor visit, and two generic prescriptions.

	LOW PLAN		HIGH PLAN	PPO PLAN	
	PLANT	CORPORATE	ALL PAY	PLANT	CORPORATE
Annual Premium EE Only	$1,096	$1,379	$2,769	$1,996	$2,763
Preventive Care	$0	$0	$0	$0	$0
1 Doctor Visit	$201	$201	$201	$35	$35
2 Prescriptions	$50	$50	$50	$20	$20
Trinity HSA Funds	($500)	($500)	($500)	$0	$0
TOTAL	$847	$1,130	$2,520	$2,016	$2,783

MODERATE UTILIZATION: Employee only scenario: Preventive care, five doctor visits, and routine prescription needs.

	LOW PLAN		HIGH PLAN	PPO PLAN	
	PLANT	CORPORATE	ALL PAY	PLANT	CORPORATE
Annual Premium EE Only	$1,096	$1,379	$2,769	$1,996	$2,763
Preventive Care	$0	$0	$0	$0	$0
5 Doctor Visits	$1,005	$1,005	$1,005	$175	$175
10 Prescriptions	$250	$250	$250	$100	$100
Trinity HSA Funds	($500)	($500)	($500)	$0	$0
TOTAL	$1,851	$2,134	$3,524	$2,096	$2,863

HIGH UTILIZATION: Employee only scenario: Childbirth, surgery, frequent doctor visits, and ongoing prescription medications.

	LOW PLAN		HIGH PLAN	PPO PLAN	
	PLANT	CORPORATE	ALL PAY	PLANT	CORPORATE
Annual Premium EE Only	$1,096	$1,379	$2,769	$1,996	$2,763
Child Birth	$2,100	$2,100	$2,020	$1,220	$1,220
Heart Surgery	$1,420	$1,420	$700	$660	$660
10 Doctor Visits	$402	$402	$402	$350	$350
20 Prescriptions	$100	$100	$100	$200	$200
Trinity HSA Funds	($500)	($500)	($500)	$0	$0
TOTAL	$4,618	$4,901	$5,491	$4,076	$4,843

Disclaimer: These scenarios are for illustrative purposes only.



WHY IS ER COVERAGE CHANGING?

There has been an increase in the use of free-standing ERs, which is increasing costs to the plan and, in turn, increasing premiums. Free-standing ERs are emergency rooms that are not connected to a hospital. **If you are experiencing a medical emergency, go to an ER connected to a hospital.** If you are admitted, the copay will be waived. If the situation is not life-threatening, consider urgent care, primary care, or **Teladoc (free starting August 2026!)**. See the ER handout to learn more.

UTILIZE VIRTUAL CARE

All Teladoc services are now **FREE**. Scan the QR code to create an account and access Teladoc.

teladochealth.com

You can use virtual care for:

- General medical consultations (primary care check-ins, non-urgent concerns)
- Cold, flu, and minor illness treatment
- Allergy symptoms and sinus issues
- Skin conditions (rashes, acne, minor infections)
- Mental health support
- Prescription refills and medication management
- Chronic condition management

QUESTIONS? Visit **teladochealth.com** or call 800-835-2362.

READY. SET. ENROLL.

Annual Enrollment is **October 23 - November 6**. Follow these simple steps get the coverage you need for you and your family:

trinbenefits.net

1. Visit **trinbenefits.net** to review benefits information and the Benefits Guide when available closer to Annual Enrollment.
2. During Annual Enrollment, explore the decision-making tools and resources on the Trinity Benefits Center by visiting **mybenefits.trin.net** or by downloading the Alight mobile app.
3. When you're ready, click Enroll and make your benefits elections by November 6.

Elections made during Annual Enrollment will be effective January 1, 2027. If you want medical coverage, an HSA or an FSA in 2027, you MUST enroll.	**NO ACTION = NO COVERAGE**

Got Questions? We've Got Answers.

Benefits can be confusing, and we've got you covered. For assistance, contact the Trinity Benefits Center at 888-765-5367, Monday–Friday, 7 a.m.–7 p.m. CT.



Active Enrollment: NO ACTION = NO COVERAGE



TRINITY INDUSTRIES







Your 2027 Benefits

ANNUAL ENROLLMENT IS
OCTOBER 23 - NOVEMBER 6, 2026

Be prepared for enrollment and know your options!