

Benefits Overview

At Trinity, we are continually grateful for the effort and enthusiasm that you, our employees, display at work every day. It is this energy that drives and motivates us to provide a comprehensive suite of benefits for you and your family.

This document outlines the benefit plans and programs we make available to you. Be sure to click on the links within so you and your family can take advantage of all that is offered and reach your health and benefits coverage goals.

For more information and details about all your plan and benefit offerings, please see the Benefits Guide on trinbenefits.net.

Trinity Industries is proud to offer a variety of benefit options and resources that are best suited to your specific needs, so you can live your best, healthiest, happiest life.



**Free Annual Physical, Flu Shots,
and Tobacco Cessation Program**



Medical, Dental, Vision



Health Savings Account (HSA)
with an automatic Trinity contribution
and a Trinity match



Free Preventive Generic Drugs



**Fertility Benefits and Adoption
and Surrogacy Support**



**Life and AD&D, Critical Illness,
Accident Insurance, Hospital
Indemnity, ID Theft and Fraud
Protection, Legal Insurance, and
Pet Insurance**



**Free Employee Assistance Program
(EAP) and Caregiver Assistance**



**401(k) Plan, Health Care Flexible
Spending Account, and Dependent
Care Flexible Spending Account**

PRESCRIPTION DRUG BENEFITS - CVS CAREMARK

If you enroll in the Trinity medical plan, you will receive prescription drug coverage from CVS Caremark. The pharmacy network includes more than 6,200 CVS Pharmacy locations nationwide in addition to Walgreens, Walmart, Rite Aid, Target, and others. Go [here](#) to see the full list.



QUIT FOR LIFE TOBACCO CESSATION PROGRAM

If you've thought about quitting tobacco, Quit For Life® can help. Get all the tools and online resources you need to quit — and stay quit — at no additional cost. Complete Quit For Life and you may qualify for removal of the tobacco user surcharge from your medical plan premiums.

[The Path to Quit Starts Now](#)



[Quit For Life](#)

MEDICAL PLANS - BCBS

Medical insurance is essential to your well-being, and our medical coverage provides you and your family the protection you need for everyday health issues or when the unexpected happens. Trinity offers one PPO plan and two High Deductible Health Plans. All plans are through BCBS, use the same network providers, and cover the same eligible expenses.

[Trinity Medical Plans: PPO and HDHP Comparisons](#)

[MDLive: Don't Wait – or Travel – for the Care You Need](#)

[Active&Fit Direct: Fitness Program Membership as Low as \\$10/Month](#)

[What is a PPO Plan and How Does it Work?](#)

[What is an HDHP Plan and How Does it Work?](#)



SPENDING ACCOUNTS – OPTUM

Spending and savings accounts allow you to pay for certain expenses with before-tax contributions from your pay and save on out-of-pocket costs. Trinity offers a Health Savings Account, a Health Care Flexible Spending Account, and a Dependent Care Flexible Spending Account.

[Introduction to Health Savings Accounts](#)

[Introduction to Health Care Flexible Spending Accounts](#)

[Introduction to Dependent Care Flexible Spending Accounts](#)

[Learn More About HSA on Demand](#)



[What is a Health Care FSA?](#)

[What is a Dependent Care FSA?](#)

For more information about Trinity Spending Accounts, visit myoptumfinancial.com/trinityindustries.



DENTAL – DELTA DENTAL

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.

[Manage Your Plan with Delta Dental Online Tools](#)

[You and Your Gums: The Story of Gum Disease](#)



[Get to know the Delta Dental PPO and Delta Dental Premier networks](#)

VISION – DAVIS VISION

Our vision plan is offered through Davis Vision.

[Creating and Logging in to Your Account](#)

[Buy Eyewear Online: Online Retailers](#)



[Davis Vision Virtual Experience](#)

SUPPLEMENTAL INSURANCE – METLIFE

You may purchase Critical Illness Insurance, Accident Insurance, and Hospital Indemnity Insurance through Trinity at rates that are lower than what could be purchased on their own. These supplemental insurance products, provided through MetLife, offer you and your family added financial protection and wellbeing in unexpected situations, such as a car accident or diagnosis of a critical illness.

[What's Covered by Accident Insurance?](#)

[What's Covered by Critical Illness Insurance?](#)

[What's Covered by Hospital Indemnity?](#)



[Accident Insurance](#)

[Critical Illness](#)

[Hospital Indemnity](#)

VOLUNTARY BENEFITS – METLIFE

You may choose to purchase pet insurance, identity and fraud protection, and legal insurance through Trinity at rates that are lower than what could be purchased on their own. These voluntary insurance products are all provided through MetLife.

[Why Legal Insurance Matters](#)

[Help Protect Your Pet from Costly Vet Bills](#)

[Identity and Fraud Protection](#)

[Legal Insurance Overview](#)

[What is a MetLife Legal Plan?](#)

[Pet Insurance: Protect Your Pets
and Finances](#)



[Learn More about MetLife's MyBenefits Site.](#)

CARILOOP CAREGIVER SUPPORT PROGRAM

When you're stressed, anxious, or overwhelmed about taking care of a loved one, Cariloop – through a secure online portal – pairs you with a Care Coach who supports you with all the research, questions, and next steps it takes to feel confident in your loved one's care.

[Pediatric services \(prenatal to 18\)](#)

[Adult and elder care services](#)



[Getting to Know "The Why" Behind Cariloop](#)

[No One Should Go Through Caregiving Alone](#)

Employee Assistance Program (EAP) – Magellan Healthcare

Our EAP provides confidential services to help you deal with life's challenges including health, stress, finances, depression, home life, legal matters, and access to a discount program. Counseling is available to you and your household members by phone or in person. Available 24/7/365.

[Your Life's Journey Made Easier](#)

[Foster Healthy Relationships](#)

[How to Cope with Stress Caused by Current Events](#)



[Your FREE Employee Assistance Program](#)

401(k) Plan – Voya

The Trinity 401(k) Plan makes saving for retirement easier with automatic enrollment, company matching contributions, and annual automatic increase plan features.

[Trinity Plan Highlights](#)

[Voya Learn Live and On Demand Sessions](#)



Trinity Benefits Center

Contact the Trinity Benefits Center for questions and more information about your benefits, including enrollment, the Connection Line, and more.

mybenefits.trin.net

888-765-5367

Monday – Friday, 7:00 a.m. – 7:00 p.m. (CT)