



Health & Welfare and Retirement Benefits at Retirement

Medical, Dental and Vision

If you were enrolled in a medical, dental and/or vision plan, your coverage will end on the date of your separation or loss of eligibility. After employment ends, HealthEquity/WageWorks will mail information to your home address concerning your rights to continue coverage for you and your eligible dependents, if any, under the Consolidated Omnibus Budget Reconciliation Act (COBRA).

Please allow approximately 2 weeks from your date of separation for HealthEquity to receive your updated employment status. Your COBRA election packet should be received within 3 weeks, however, **you may also enroll online at healthequity.com. In order to continue coverage through COBRA, you must submit your elections and remit payment to HealthEquity before coverage will be reinstated with the carriers.** If you have any questions, please contact HealthEquity at 877-630-7215.

You also have access to a service called **HealthCompare** to help you sort through your medical plan options such as COBRA, Medicare, Medicaid, and the Health Insurance Marketplace. You can access the site online at <https://healthcompare.com> or by phone at 877-518-8791.

Please be advised that Medicare becomes the primary insurer once enrolled, even if enrolled in COBRA, which will impact how claims are paid and may influence your decision to elect COBRA. Review your options carefully and be informed of the implications of electing both COBRA & Medicare coverage.

For information regarding coverage available through a Health Insurance Marketplace in your area, go to www.healthcare.gov or call 800-318-2596.

If you are enrolling in Medicare and need Form [CMS-L564: Request for Employment Information](#) to be completed by Trinity, please email your request to Trinity_Benefits@trin.net, allow 3-5 business days for the form to be returned.

Critical Illness, Accident Insurance, Hospital Indemnity, ID Theft & Fraud Protection, & Legal Insurance

If you were enrolled in any of MetLife's supplemental insurance and/or voluntary benefits, your coverage will end on the date of your separation or loss of eligibility. Call MetLife at 1-800-438-6388 for information on how to continue your coverage.

Health Savings Account (HSA)

If you had an HSA, your account will remain active and you will still be able to use your payment card. Your account will be moved out of Trinity's group into an individual account, and a monthly fee will be debited from your account. For more information regarding your Health Savings Account, contact Optum Financial at 844-881-0126 or visit myoptumfinancial.com/trinityindustries.

Please be advised that both member & employer contributions are prohibited once you are enrolled in Medicare. You can continue to use HSA funds for qualified expenses, including Medicare premiums, but be aware of the IRS restrictions on HSA contributions.



Health Care Flexible Spending Account (HCFS)

If you were enrolled in the HCFS, your account will end on the date of your separation. If you have a remaining available balance in your account, you may only submit expenses incurred through your date of separation. Claims must be submitted within the “run-out” period or they will be forfeited. You have the option to continue participation in the HCFS through COBRA. To learn more, please contact HealthEquity at 877-630-7215. For all other questions regarding your Health Care FSA, contact Optum Financial at 844-881-0126 or visit myoptumfinancial.com/trinityindustries.

Dependent Care Flexible Spending Account (DCFS)

If you were enrolled in the DCFS, you will not be able to continue this benefit under COBRA. However, if you have an account balance at the time of termination, you can file claims through April 30 of the following plan year, or until your balance is exhausted. The services must be incurred prior to your date of separation. If you do not file valid claims against your account balance, any funds left will be forfeited. For more information regarding your Dependent Care FSA, contact Optum Financial at 844-881-0126 or visit myoptumfinancial.com/trinityindustries.

Life Insurance

Your life insurance coverage will end on the date of your separation or loss of eligibility. The Standard Life Insurance Company may send you information to apply for life insurance conversion/portability, but these options are not automatic. **Contact The Standard at 800-378-4668 to request an application. You must send the first payment within 30 days from the date your life insurance terminates.** You will need to supply the policy number: 758182.

Disability Plans

Any coverage under a disability plan will end the date of your separation or loss of eligibility. Call The Hartford at 877-320-0484 within 31 days if you wish to convert your Long-Term Disability to an individual policy.

Employee Assistance Program (EAP)

EAP specialists can identify resources to help you work through financial decisions and challenges that you may face in the weeks ahead. You have 60 days from the date the termination occurs to access the EAP, so be sure to take advantage of these resources as soon as possible. These resources include filing for unemployment, financial coaching, how to contact your lenders (mortgage, car, rent, utilities, student loans) to apply for special accommodations, and guidance on reaching out to your credit card companies to discuss payment options. **Please contact the Magellan Healthcare at 800-327-7419 24/7 to access these resources.**

401(k) Plan

You have up to 90 days to request a rollover or a distribution of your vested balance to an IRA or another qualified plan (subject to that plan’s rules). In order for Voya to process any of the above transactions, your status must show as inactive in their system. Trinity sends updates to Voya weekly, please allow 10 days for your status change to be reflected.

If you do not request a distribution or rollover within 90 days of termination, the following will occur:

- Accounts of \$7,000.01 or more will be retained in the Plan.
- Accounts from \$1,000 to \$7,000 will be rolled over to a Voya IRA, where it will retain its tax-deferred status.
- Accounts of less than \$1,000 will be paid out in a lump-sum after applicable taxes have been withheld.



TRINITY INDUSTRIES

If you have an outstanding loan against your 401(k) account at the time of separation, you can continue repaying your loan according to the existing loan repayment schedule with Voya.

Many of your distribution requests can be processed through TrinityRetirement.voya.com. You may also request a distribution by calling 1-877-448-3401 and speaking to a Customer Service Associate, available M-F from 7 AM to 7 PM, CT.

If you have any questions about your health plans, please contact the **Trinity Benefits Center**.

Representatives are available by phone at **888-765-5367** M-F from 7:00 AM to 7:00 PM CT.

For additional information about your retirement plan or to initiate a distribution, call **Voya** at **1-877-448-3401** M-F from 7:00 AM to 7:00 PM CT.. You also have the option to speak with a Voya Financial Advisor (VFA) or Voya Retirement Advisory (VRA) at no cost.

The **Benefits Team** at Trinity HQ is available to assist with any additional inquiries, email your questions to Trinity_Benefits@trin.net or Trinity_Retirement@trin.net.