

2024 BENEFITS PROGRAM

Trinity offers a robust health & welfare program to help you and your family BE WELL in health, wealth, & life.

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Medical, Dental, Vision
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Free Annual Physical, Flu Shots, and Tobacco Cessation Program
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Employee Assistance Program (EAP) and Caregiver Assistance
- 
Life Insurance, Critical Illness, Accident, Hospital Indemnity, ID Theft & Fraud Protection, Legal, & Pet Ins.
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Health Savings Account (HSA) with an automatic Trinity contribution & match
- 
Free Preventive Generic Drugs
- 
401(k) Plan, Health Care & Dependent Care Flexible Spending Account (FSA)
- 
Fertility Benefits, Paid Maternity/Parental Leave, Adoption/Surrogacy Support

401(k) Plan

The Trinity 401(k) Plan allows you to defer pre-tax and Roth after-tax contributions to your retirement account, and there is no waiting period to participate. You will receive a \$1 for \$1 company match, up to **6%**, and you are 100% vested in the match after just 2 years of employment.

Health Insurance

Medical: As an employee at Trinity, you can choose from three medical plans insured by **BlueCross BlueShield**, with access to a nationwide network of quality providers. These plans cover preventive medical care and over 250 generic preventive prescriptions at 100%.

	Basic HDHP	Enhanced HDHP	PPO
Calendar Year Deductible			
Individual / Family	\$3,000 / \$5,500	\$1,600 / \$3,200	\$750 / \$1,600
Calendar Year Out-of-Pocket Max			
Individual / Family	\$5,500 / \$11,000	\$4,250 / \$8,000	\$3,500 / \$7,000
Office Visits	20% after deductible		\$25-\$150 copay
Pharmacy			
Prescriptions	20% after deductible		Copay varies
Company HSA Contribution			
Individual / Family	\$500 / \$1,000		N/A
Company HSA Match			
Individual / Family	Up to \$500 / \$1,000		N/A

All plans share the same network of providers, and cover the same services. The difference is how you pay out-of-pocket for healthcare.

The **High Deductible Health Plans (HDHP)** includes a Health Savings Account (HSA) with company contributions to help offset the higher deductibles. The **PPO Plan** offers cost predictability through fixed copays.

Pharmacy coverage is insured through CVS Caremark.

Spending Accounts: These plans, managed by **Optum Financial**, help you pay for out-of-pocket expenses and lower your taxable income. Trinity offers an HCFSA and HSA, based on your medical plan. Per IRS regulations, an employee may only enroll in the HSA if participating in a HDHP. The HSA provides both a company match and an up-front annual contribution. The HCFSA is a pre-tax spending account option for those in the PPO Plan.

Health Savings Account (HSA)	The HSA allows both employer & employee contribution which can be used for eligible health care expenses on a pre-tax basis.
Health Care Flexible Spending Account (HCFSA)	The HCFSA is funded by the employee on a pre-tax basis, and can be used to pay for eligible health care expenses.
Dependent Care Flexible Spending Account (DCFSA)	The DCFSA plan allows you to set aside pre-tax dollars to use for childcare or caring for a disabled spouse.

Dental: There are two dental plans, insured by **Delta Dental**.

The **Core Plan** has lower premiums, but a higher deductible (\$100/person) and covers services at a lower amount (Preventive: 90%, Basic: 60%, Major: 40%). The **Buy-up Plan** has higher premiums, but a lower deductible (\$50 individual, \$150 family) and covers services at a higher amount (Preventive: 100%, Basic: 80%, Major: 50%). The Buy-Up Plan also covers orthodontia (children & adults) up to \$1,500.

Vision: There is one vision plan available, insured by **Davis Vision**.

Davis Vision has a wide network of providers, and a discounted selection of frames, lenses, and contacts. Exams are \$10, and frames, lenses, and contacts in the Davis Vision collection are covered at 100%.

Life Insurance & Disability

Life Insurance: Trinity provides company-paid Basic Life Insurance through **The Standard** at **1x your annual base pay, up to \$500k**. You have the option to elect additional coverage for yourself, as well as your spouse and child(ren).

Disability Insurance: Trinity offers Short-Term & Long-Term Disability (STD & LTD) coverage through **The Hartford**.

- ◆ Hourly shop employees receive company-paid STD at 50% of pay with a buy-up option for 60%, and can elect voluntary LTD.
- ◆ Salaried exempt employees receive company-paid STD at 100% & LTD at 60%.
- ◆ Administrative non-exempt employees receive company-paid STD & LTD at 60%.

Maternity & Bonding Leave is available after 6 months of employment for up to 4 & 2 weeks, respectively.

Supplemental Plans

Trinity offers a variety of voluntary programs through **MetLife**.

Critical Illness	These plans are designed to supplement your existing medical coverage and provide a cash benefit in the event of a critical illness diagnosis, accident, or hospital stay.
Accident Insurance	
Hospital Indemnity	
Pet Insurance	Enroll in these plans to take advantage of discounted group rates and gain access to comprehensive voluntary coverage to meet you and your family's needs.
Legal Insurance Plan	
ID Theft & Fraud Protection Plan	

Additional Benefits

Employees and their families have access to a number of free programs to support overall well-being.

Employee Assistance Program (EAP)	Confidential counseling services, lifestyle coaching, among other well-being resources for employees and their household members.
Cariloop	The caregiver assistance program can support you as you care for a loved one and provides valuable resources.
Quit for Life	This is a confidential tobacco cessation program for you and your enrolled dependents over 18.
BenefitHub	The employee discount program offers savings on travel, auto insurance, fitness centers, tax services and more.
Surrogacy & Adoption Support	Trinity offers a reimbursement program for employees who adopt or use a surrogate to have a child, refer to Policy HR-14 for more information.

Eligibility & Enrollment

An employee is eligible for benefits if they are active, regular full-time (scheduled 30+ hours/week), and on US payroll. You have 30 days from your date of hire or eligibility to complete your enrollment, and coverage is effective on the 1st of the month following 31 days of employment. You will be required to provide documentation for your enrolled dependents (marriage certificate, birth certificates, court documents, etc.). Medical premiums have a tobacco surcharge and working spouse surcharge where applicable. Rate sheet available upon request.