



2025-2026 Employee Benefits Overview

Your Employee Benefits!

At **Trinity Transport**, we believe that our employees are the foundation of our success. We are committed to not only providing competitive compensation but also offering a **comprehensive benefits package** designed to support your health, financial well-being, and overall quality of life.

We are proud to offer benefits that truly work for you. If you have any questions, do not hesitate to reach out to **Cypress Benefit Solutions** — we are here to help you every step of the way.



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Important Benefit Details

We partner with industry-leading carriers to provide comprehensive coverage and resources for you and your family. Use the links below to explore your benefits, access plan details, and manage your account online:

- Medical Insurance: UHC <https://member.uhc.com/myuhc>
- Dental, Vision, Life and Disability Insurance: Equitable <https://equitable.com/login>
- Accident, Critical Illness and Hospital Indemnity: Colonial Life <https://www.coloniallife.com/>

New Hire Eligibility:

New employees are eligible for benefits on the **first of the month following 60 days of employment**. You can enroll in your benefits today as part of the onboarding process, and your coverage will become effective once your waiting period has been satisfied.

Current Employees Open Enrollment Period:

The benefits plan year begins on June 1st and will renew annually. Open enrollment for the 2025-2026 plan year will start on **Monday, May 5th** and end on **Monday, May 12th**.

Important Benefit Details

Handling Life Changes: Qualifying Events & Your Benefits

Life changes can impact your benefits eligibility and coverage. When you experience a qualifying life event, you may be eligible to make changes to your benefits outside of the annual open enrollment period.

What Qualifies as a Life Event?

You can update your benefits if you experience any of the following:

- **Marriage or Divorce:** Adding or removing a spouse from your plan.
- **Birth or Adoption:** Enrolling a new child in your coverage.
- **Loss of Other Coverage:** If you or a dependent lose coverage from another source.
- **Change in Employment Status:** Transitioning from part-time to full-time, or leaving your job.
- **Dependent Status Changes:** A child aging out of eligibility or becoming eligible again.
- **Death of a Dependent:** Removing a dependent from your benefits.

What to Do If You Experience a Life Event?

Report the qualifying event to HR within **30 days** of the event to ensure timely processing.

Benefits Enrollment



Visit www.employeenavigator.com and click “Login”

Existing users will log in using credentials from onboarding or last year’s enrollment.

First time users click “Register as a new user”

- Fill in the below information:
 - First Name
 - Last Name
 - Company Identifier – **TriTra2024**
 - Last 4 Digits of SSN
 - Birth Date

Verify Your Account

First, let's find your company record

First Name

Last Name

Company Identifier
(provided by HR)

PIN
(Last 4 Digits of SSN / ID)

Birth Date
(mm/dd/yyyy)

Next

Health Insurance – Core Plan



Provides coverage for doctor visits, hospital stays, prescriptions, and preventive care to help you and your family stay healthy and manage medical expenses.

In-network Benefits	
Deductible: Individual / Family	\$5,000 / \$10,000
Coinsurance	Insurance Pays 50%
Out-of-Pocket-Max: Individual / Family	\$9,200 / \$18,400
Inpatient / Outpatient Services	50% After Deductible
Preventive Care	Covered at 100%
Primary Care Office Visit	\$30 Copay
Specialist Office Visit	\$60 Copay
Urgent Care	\$50 Copay
Emergency Room	50% After Deductible
RX : Tier 1 / Tier 2 / Tier 3 / Tier 4	\$10 / \$35 / \$75 / \$150

Payroll Deductions	Employee (EE)	EE + Spouse	EE + Child(ren)	EE + Family
26 Annual Pay Periods	\$94.33	\$619.55	\$352.41	\$937.24
52 Annual Pay Periods	\$47.16	\$309.77	\$176.21	\$468.62

Health Insurance – Buy Up Plan



Provides coverage for doctor visits, hospital stays, prescriptions, and preventive care to help you and your family stay healthy and manage medical expenses.

In-network Benefits	
Deductible: Individual / Family	\$2,000 / \$4,000
Coinsurance	Insurance Pays 80%
Out-of-Pocket-Max: Individual / Family	\$6,000 / \$12,000
Inpatient / Outpatient Services	20% After Deductible
Preventive Care	Covered at 100%
Primary Care Office Visit	\$25 Copay
Specialist Office Visit	\$50 Copay
Urgent Care	\$50 Copay
Emergency Room	20% After Deductible
RX : Tier 1 / Tier 2 / Tier 3 / Tier 4	\$10 / \$35 / \$75 / \$150

Payroll Deductions	Employee (EE)	EE + Spouse	EE + Child(ren)	EE + Family
26 Annual Pay Periods	\$180.10	\$787.10	\$478.37	\$1,154.27
52 Annual Pay Periods	\$90.05	\$393.55	\$239.18	\$577.13

Your Prescription Coverage



Prior Authorization

Certain medications may require Prior Authorization, meaning additional information from your healthcare provider is needed before approval. This process ensures that:

- The medication is prescribed appropriately for your condition.
- Cost-effective treatment options are considered first.

If you are currently taking any medications, we recommend speaking with your healthcare provider to verify if prior authorization is required and to ensure a smooth transition into the new plan year.

Formulary Changes

Your insurance carrier may update the list of covered medications, known as the formulary, as well as the tier classifications, which impact your out-of-pocket costs. These updates typically occur twice a year, in January and July.

We encourage you to review your plan's formulary regularly and discuss any potential changes with your doctor or pharmacist to avoid unexpected disruptions in your treatment.

Manage Your Healthcare



myuhc.com® Member Website

Get 24/7 access to your health plan account

- When you sign in, you'll have access to manage your health plan online anytime:
 - Find doctors, dentists, vision providers, hospitals, labs or mental health providers
 - Get estimates for treatments and procedures
 - View covered services
 - See a list of covered prescription drugs, get estimates and manage your medications if OptumRx is your pharmacy care provider
 - Get a digital or printable health plan ID card
 - Review claims, costs and charges
 - See how to earn rewards by completing health actions
 - Learn about health programs and discounts

Dental Insurance



Covers routine dental care, such as cleanings, exams, and fillings, along with coverage for major services like crowns and orthodontics to maintain your oral health.

In-network Benefits	
Deductible: Individual / Family	\$50 / \$150
Annual Maximum	\$1,000 Per Member
Preventative Care	Covered at 100%
Basic Care	Covered at 80%
Major Care	Covered at 50%

Payroll Deductions	Employee (EE)	EE + Spouse	EE + Child(ren)	EE + Family
26 Annual Pay Periods	\$11.63	\$23.82	\$25.85	\$38.22
52 Annual Pay Periods	\$5.81	\$11.91	\$12.92	\$19.11

Vision Insurance



Helps cover the cost of eye exams, prescription glasses, and contact lenses to ensure you maintain good vision and eye health.

In-network Benefits	
Routine Eye Exam	\$10 Copay
Materials Copay	\$25 Copay
Hardware Allowance	\$200 Allowance
Exams	Every 12 Months
Lenses	Every 12 Months
Frames	Every 24 Months
Contacts	Every 12 Months

Payroll Deductions	Employee (EE)	EE + Spouse	EE + Child(ren)	EE + Family
26 Annual Pay Periods	\$2.49	\$4.98	\$5.91	\$9.03
52 Annual Pay Periods	\$1.25	\$2.49	\$2.95	\$4.52

Basic Life Insurance



Provides financial protection to your loved ones by offering a payout in the event of your passing, helping to cover expenses and future financial needs.

Trinity Transport pays for the entire cost of this benefit for employees.

In-network Benefits	
Life Benefit Amount	\$25,000
AD&D Benefit Amount	\$25,000
Reduction Schedule	50% at Age 70

Voluntary Life Insurance

Provides **additional** financial protection to your loved ones by offering a payout in the event of your passing, helping to cover expenses and future financial needs.

In-network Benefits	
Employee Life Amount	\$10K increments up to \$300K
Employee AD&D Amount	\$10K increments up to \$300K
Employee Guaranteed Issue	\$150K
Spouse Life Amount	\$5K increments up to \$100K or 100% of EE
Spouse Guaranteed Issue	\$30K
Child(ren) Life Amount	\$10K
Child(ren) Guaranteed Issue	\$10K

- Voluntary Life rates are age banded and based off the amount of coverage you elect; premium rates will automatically be calculated for you in Employee Navigator
- Guaranteed issue amounts are available to all employees and spouses
- If you elect Voluntary Life benefits over the Guaranteed Issue amount(s), you will be required to complete an Evidence of Insurability (EOI) to enroll in coverage

Short Term Disability



Replaces a portion of your income if you're unable to work due to illness or injury in the short-term, helping you maintain financial stability during challenging times.

Trinity Transport pays for the entire cost of this benefit for employees.

In-network Benefits	
Benefit Percentages	60% of Gross Weekly Earnings
Maximum Weekly Benefit	\$1,000
Elimination Period	14 Days Illness / 14 Days Accident
Benefit Duration	Up to 11 Weeks
Pre-existing Conditions	None

Long Term Disability



Replaces a portion of your income if you're unable to work due to illness or injury in the long-term, helping you maintain financial stability during challenging times.

In-network Benefits	
Benefit Percentages	60% of Gross Monthly Earnings
Maximum Monthly Benefit	\$7,500
Elimination Period	90 Days
Benefit Duration	Social Security Retirement Age

Long Term Disability premium is determined by your age and compensation. Rates will be automatically calculated for you when you enroll.

Colonial Life



Additional benefits are available through Colonial Life:

- Accident
- Critical Illness / Cancer
- Medical Bridge

If you are currently enrolled, you will not need to take any action to remain enrolled.

If you would like to enroll, please contact Shelley Hartsell at (shelley.hartsell@coloniallifesales.com) or 704-883-4838.

You cannot enroll for Colonial Life benefits in Employee Navigator.

