



Employee Assistance Program (EAP)

This document is a Summary Plan Description (SPD), as defined by the Employee Retirement Income Security Act of 1974 (ERISA), of the Toys“R”Us, Inc. Employee Assistance Program (EAP), ComPsych® GuidanceResources® Worldwide (“Plan”). This SPD is a summary of the main features of the Plan in effect as of July 1, 2016. If there is any discrepancy between the information contained in this SPD and the Plan documents, the Plan documents will always govern. If there are legal rules that require changes that are not yet written into the Plan document, the Plan document will be interpreted by the Plan Administrator as including those legal rules.

Please note that nothing in this SPD is meant to imply a contract or guarantee of employment. Participation in the Plan does not preclude the Company from terminating your employment at any time, whether or not for cause, with or without notice.

Please read this document carefully and share the information with your family. If you have any questions about this Plan, please contact the [“R”Benefits Service Center](#) at **1-844-TRU-BENS**.

This Summary Plan Description supersedes and replaces any previous SPDs you have received describing the EAP.

Contents

Your Employee Assistance Program Benefits at a Glance.....	3
Employee Assistance Program Benefits.....	4
Confidential Counseling for Personal Issues.....	4
Legal Information and Resources.....	4
Information, Referrals and Resources for Work-life Needs.....	5
Financial Information, Resources and Tools	5
Online Information, Tools and Services	5
Receiving Services.....	5
Coverage during Approved Leaves of Absence	5
Termination of Coverage.....	6

Your Employee Assistance Program Benefits at a Glance

Here are the highlights of the Employee Assistance Program (EAP). Benefits may be subject to certain limits and restrictions. Be sure to review the rest of this Summary Plan Description (SPD) for a more complete description of Plan benefits.

For information about participation requirements, see [Eligibility and Enrollment](#). See [Administrative and Legal Information](#) for how to file a claim, continuation coverage, legal notices and where to obtain additional information.

EAP	
Program provides	Confidential counseling and referral services
Covered services	<ul style="list-style-type: none">• Confidential counseling for personal issues• Basic legal information and referral resources• Information, referrals and resources for work-life needs• Financial information, resources and tools• Online information, tools and services

Employee Assistance Program Benefits

The EAP provides you and your family with professional and confidential assistance for a wide range of personal and work-related issues.

Confidential Counseling for Personal Issues

Guidance Consultants are available 24 hours a day, 7 days a week to listen to your concerns and refer you to local resources in your home community or other expert counselors that can address a variety of issues, including:

- Empty-nesting
- Grief and loss
- Job pressures
- Marital conflicts
- Problems with your children
- Relationships
- Stress, anxiety or depression
- Substance abuse.

You and your eligible dependents can each receive up to three (3) face-to-face counseling sessions per issue, per year, provided by a professional counselor, at no cost to you. If you require ongoing treatment after your provider assesses your situation, benefits may be payable for these services under your medical plan – check with your plan provider for information about your medical coverage.

Legal Information and Resources

The program provides confidential access to legal support and assistance. Call any time to speak with an on-staff attorney who will provide helpful information and tools to assist you in resolving basic issues relating to:

- Bankruptcy
- Civil lawsuits
- Contracts
- Criminal actions
- Debt obligations
- Divorce and family law
- Landlord and tenant issues
- Real estate transactions.

If you require representation, you will be referred to a qualified attorney in your area for a free 30-minute consultation. Thereafter, a 25% reduction in customary legal fees is available to you.

Information, Referrals and Resources for Work-life Needs

A work-life specialist will research local resources and prescreen referrals, providing you with qualified service providers to meet your specific criteria. You will receive a personalized reference package with helpful resources and literature to help you with:

- Entertaining family and friends
- Finding child or elder care
- Finding pet care
- Home repair
- Planning for college
- Purchasing a car
- Relocating to a new city.

Financial Information, Resources and Tools

Guidance Resources financial professionals are available any time to discuss your concerns and provide you with the tools and information to help you manage your finances, including:

- Credit card or loan problems
- Estate planning
- Getting out of debt
- Retirement planning
- Saving for college
- Tax questions.

Online Information, Tools and Services

You have access to a broad range of online resources through Guidance Resources Online at www.guidanceresources.com (enter the Company Web ID, *EAP4TRU*). From there, you can:

- Get answers to specific questions
- Order pre-screened reference books
- Review in-depth HelpSheetSM topics
- Search for services and referrals
- Use helpful planning tools.

Receiving Services

Call the EAP toll-free, 24 hours a day, seven days a week at **1-866-519-8360 (TDD: 1-800-697-0353)**.

Coverage during Approved Leaves of Absence

See [Eligibility and Enrollment](#) for information concerning continuation of benefits during an approved leave of absence.

Termination of Coverage

Coverage will continue at no cost to you for up to 36 months following termination of employment or any other COBRA qualifying event.

EAP coverage will also stop:

- If the EAP ends
- When you are no longer eligible.

A dependent's coverage ends when the EAP terminates.