WHAT HAPPENS WHEN YOU TERMINATE EMPLOYMENT OR RETIRE* FROM THE COMPANY?

*If you are at least age 55 and have at least 10 years of service you are considered to be retired upon termination.

Your eligibility for the Company's benefit plans ends on your last day of employment. For some benefits, such as for life insurance, you have the option of converting to individual policies.

It is important to note that payroll deductions for Benefits will be taken from your final paycheck as long as you are covered for at least one day in the pay period. Payroll deductions are not prorated based on when your coverage starts, or when it ends.

HOW YOUR BENEFITS WILL BE AFFECTED
Below is information on how each benefit offering is affected by your termination.

Medical, Dental and Vision

- If you are enrolled in the medical, dental, or vision plan, your coverage, and any enrolled dependent’s coverage, ends on your last day of employment.
- You will receive a Certificate of Group Health Coverage from Benefit Concepts Inc., a division of Wage Works shortly after coverage ends. This Certificate shows how long you and any enrolled dependents were covered. The Certificate may be required if you enroll in a new plan, do not discard.
- Within 2-3 weeks of your coverage termination, a COBRA notification providing you with information and the opportunity to elect continued coverage for up to 18 months will be sent to the address on file with the “R”Us Benefits Center.
- You will have up to 60 days to make your COBRA election, and up to another 45 days to remit the required premium.
- Your COBRA election and coverage are retroactive to your last day of employment provided you make a timely COBRA election and the required premium payment is made timely and received by the COBRA administrator.

Health Savings Account (HSA)

- The Company pays the monthly maintenance fee while you are covered under a CDHP medical plan, however when you are no longer an active team member, the Company will no longer pay the Account maintenance fees affiliated with your Account. Your HSA will be moved to an ‘unaffiliated account status’ with Payflex, the HSA Administrator and it will become your responsibility to pay all of the HSA maintenance and transaction fees. You will receive a letter from Payflex, the HSA administrator that will provide more details on the process as well as information on who to contact with any questions.
- The Account is not part of the health plan sponsored by the Company, all the money—contributions made by the Company, your own contributions and any interest or investment earnings—belong to you.
- You may continue to use the funds in your Account to pay for qualified medical expenses, including COBRA premiums or Medicare expenses.

Updated July, 2014
Limited Purpose Flexible Spending Account

- If you are enrolled in the Limited Purpose Flexible Spending Account your coverage will end on your last day of employment. You may elect to continue the Limited Purpose Flexible Spending Account under COBRA through the end of the calendar year.
- You may submit claims for eligible expenses by September 30th following the end of the current plan year for expenses incurred prior to your termination date.

Dependent Care Flexible Spending Account

- If you are enrolled in the Dependent Care Flexible Spending Account, your coverage will end on your last day of employment. You may submit receipts by September 30th following the end of the current plan year for expenses incurred prior to your termination date, up to the amount you contributed to the Dependent Care Flexible Spending Account.

Life Insurance

You may have the option to apply for term life coverage under the portability plan (or “port”) or you may elect the conversion privilege to convert your coverage to an individual contract. If you were not actively at work prior to your Last Day Worked, if you are considered a retiree of the Company as of your Last Day Worked, if you are age 80 or older, or if your coverage amount is less than $5,000, you are not eligible to elect the portability option.

Portability usually provides coverage at better rates than an individual policy, but individual contracts offer you other coverage options. The amount of coverage you can port may be limited. The type of coverage you would be eligible to port or convert is: basic life, supplemental life, supplemental accidental death and dismemberment, spouse and/or child life insurance policies.

You will receive information from Aetna for more details on the conversion or portability process. If you wish to convert or port your policy, you must request an application from Aetna within 31 days from the date your employment ends or benefits eligibility ends. If you have any questions, you may contact Aetna at 1-800-523-5065, 8 am to 7 pm ET.

401(k) Savings and Profit Sharing

After your Workday record has been updated to reflect your termination of employment, your termination date will be sent to Fidelity by daily file transmission. Two to three weeks after your termination date Fidelity will mail you a distribution kit that contains important information regarding the distribution of your account. If you do not want to wait for the distribution kit to be mailed, you may call the "R" Retirement Benefits Line at 1-866-690-401k (4015) to request the Distribution Kit or you may log on to www.401k.com and initiate the distribution electronically.

- If you have a vested account balance you may elect to:
  o Leave your account in the Plan as long as your vested balance remains greater than $1,000. However, the IRS requires you to begin taking distributions by April 1 of the year following the year you reach age 70 ½ or you may be subject to severe tax
penalties. Rollover your vested account balance into an IRA or another qualified 401(k) plan that accepts rollovers.

- Take a distribution in cash, or as a combination of cash and rollover.
- If your account value is less than $1,000, your account may be automatically distributed to you. You will be notified of the distribution date approximately 60 days in advance.

**Employment Verification**

For all employment verification requests, Toys“R”Us uses CCC Verify, an online verification system. You can use CCC Verify to provide proof of your employment and/or income when securing financing, leasing an apartment, providing information to government agencies, etc.

CCC Verify will help you provide your employment information faster and give you more control over who has access to your information. You can access CCCVerify online at any time by visiting the website, www.cccverify.com. You are not charged for this service and can receive two free personal reports annually. Instructions for opening a personal account on CCC Verify can be found below. However, you are not required to set up an account if you do not wish to or need to. Setting up an account is helpful if you wish to check your employment information and/or need to download a verification report for personal use.

**To get started:**

1. From your Internet browser, go to www.cccverify.com.
2. Click the Employee icon.
3. Enter the following information:
   - Your email address – use the address you access most often
   - Create a Password – Must be at least 8 characters long and contain 1 upper case character, 1 lower case character and one number or special character
   - Your Social Security Number.
   - Security Code – Your code is the last four digits of your social security number.
   - Optional – You may click the box to receive an email whenever a verifier requests employment information for you.
4. Once all of the information above is complete, you will receive an email from the system containing a link to activate your account. You must click on this link to activate your account. You are now ready to access your employment information.

**From the main menu, you can also:**

- View requestor activity to see who has accessed your employment and income information for the past two years.
- View your free, annual employment verification report to confirm accuracy and dispute potentially inaccurate information.

**For help using CCC Verify**

Send an email to - verifications@corporatecostcontrol.com or call 866-903-9703, M-F 8:00 am until 8:00 pm EST.

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