



WHAT HAPPENS WHEN THERE IS A DEATH OF A TEAM MEMBER?

A note to HR: Upon the death of a team member, the death event should be entered into Workday. This will initiate next steps for the “R”Benefits Service Center to send a letter to the family of the deceased team member outlining information regarding continuation of health benefits and life insurance claim processing.

Medical, Dental and Vision

- Covered dependents of the deceased team member may be eligible to continue medical, dental and vision coverage under the provisions of the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) for up to 60 days at no cost, then continue for an additional 34 months at the full COBRA rate.
- Eligible covered dependents will receive a COBRA packet outlining the coverage available and the applicable rates. If the information is not received within two weeks, the covered dependents should contact the “R”Benefits Service Center at 1-844-TRU-BENS.
- Eligible covered dependents must contact the COBRA Administrator within 60 days of the COBRA notice date to elect COBRA continuation coverage, and will then have an additional 45 days to make payment.
- If the team member had a Health Savings Account, the covered dependent should contact Payflex at 1-888-678-8242 regarding distribution of any Health Savings Account funds to the beneficiary on record.

Life and Accidental Death and Dismemberment (AD&D)* Insurance Claim Processing

- The team member's most recent life insurance beneficiary designation will be used to obtain the name of the life insurance beneficiary. If there is no beneficiary on file at the time of death, Aetna, the life insurance carrier, will disburse the money in the following order: to the surviving spouse; if no surviving spouse then to the surviving children in equal shares; if no surviving children then to the surviving parent(s) in equal shares; if no surviving parent(s) then to the surviving siblings in equal shares; if none of the above, to the estate.
- If life insurance is available, the Toys “R” Us benefits department will initiate the Life Insurance claims processing with Aetna.
- When Aetna receives the information from the benefits department, a letter requesting the death certificate will be sent to the life insurance beneficiary or family of the deceased team member.
- The Life Insurance beneficiary should contact Aetna directly with any questions regarding the life insurance claims process at 1-800-523-5065, 8 am to 7 pm ET.

- The beneficiary should allow 7-10 business days after initial contact with the “R” Benefits Service Center before contacting the life insurance carrier regarding the life insurance claim.

*If applicable, the distribution of AD&D proceeds will follow the same process as life insurance.

Aetna Supplemental Benefit Plans (Accident, Critical Illness and Hospital Plan)

- Coverage under the Aetna Supplemental Benefit Plans will terminate on date of death.

Limited Purpose Flexible Spending Account

- If the team member was contributing to the Limited Purpose Flexible Spending Account, the Executor of the estate may submit receipts by September 30th following the end of the current plan year for expenses incurred through the date of death.

Dependent Care Flexible Spending Account

- If the team member was contributing to the Dependent Care Flexible Spending Account, the Executor of the estate may submit receipts by September 30th following the end of the current plan year for expenses incurred through the date of death, up to the amount the team member contributed to the Dependent Care Flexible Spending Account.

401(k) Savings and Profit Sharing Account

- If the team member had a balance in their 401(k) savings and profit sharing account, the beneficiary is entitled to the value of the account.
- The Savings and Profit Sharing beneficiary should contact the “R” Retirement Benefits Line at 1-866-690-401k (4015) to inform them of the team member's death. When the beneficiary calls Fidelity they will be informed to send a certified copy of the death certificate with a letter of instruction that includes: their name, phone number, address, and the deceased participant's: name, SSN, Plan name, and Plan #. This information should be mailed to:

“R” Retirement Benefits
PO BOX 770003
Cincinnati, OH 45277-0065

- Once Fidelity receives the information, Fidelity will retrieve a copy of the online beneficiary form, verify all documentation, transfer the account balance to the beneficiary account, and send out a letter giving the beneficiary their options.

Note: If there is no 401(k) savings and profit sharing account beneficiary form on file the account will be paid to the spouse if the team member is married, otherwise, it will be paid to the estate of the team member.

For questions or comments contact the "R" Benefits Service Center at 1-844-TRU-BENS.