

**July 1, 2013**  
**Summary of Material Modifications**  
**Toys“R”Us, Inc. Benefit Program**

This document serves as a Summary of Material Modifications (“SMM”) and supplements or modifies the information contained in the Toys“R”Us Benefit Program Summary Plan Descriptions dated 2009: VSP Vision Care Plan. This SMM is adopted to incorporate plan provision changes for the 2013-2014 Plan Year and shall be effective as of July 1, 2013 (the “Effective Date”). All other provisions of the SPD will remain unchanged. If there are any discrepancies between the information contained in this SMM and the official written Plan documents, the Plan documents will govern.

The following information modifies information in the Toys“R”Us, Inc. Benefit Program Summary Plan Description dated 2009: VSP Vision Care Plan

**1. *Covered Expenses***

As of July 1, 2013, the Retail Chain Affiliate Providers program is included in VSP coverage. The retailers provide additional retail locations with equivalent benefits.

For more information, please see the 2013-2014 [VSP brochure](#) or visit the VSP website at <https://www.vsp.com/go/toysrus>