

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 Description dated 2009: Aetna Medical Indemnity Health Plan. This SMM is adopted to incorporate plan provision changes for the 2013-2014 Plan Year and comply with certain provisions of the Patient Protection and Affordable Care Act (the “Affordable Care Act”) 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: Aetna Medical Indemnity Health Plan

1. Annual Deductible

The Annual Deductible is \$1,000 per individual, up to a maximum of \$2,500 per family, each plan year.

2. Out of Pocket Maximums

The Out of Pocket Maximum is \$5,000 per member and \$10,000 per family, which includes the deductible, each plan year.

3. Prescription Drug

Retail

The Generic drug copay is \$10; the Formulary Brand Name drug coinsurance is 30% to a maximum of \$100, and the Non-Formulary Brand Name drug coinsurance is 40% to a maximum of \$200.

Mail Order

The Generic drug copay is \$20; the Formulary Brand Name drug coinsurance is 30% to a maximum of \$100 and the Non-Formulary Brand Name drug coinsurance is 40% to a maximum of \$200.

4. Women’s Preventative Care

The following Women’s Preventative Care services are covered at 100%:

- Prenatal office visits (during pregnancy)
- Gestational diabetes screenings
- FDA-approved contraception methods and contraceptive counseling, including drugs (generics and single source brand contraceptives with no generic equivalent), implantable devices, sterilization procedures and patient education and counseling for women with reproductive capacity. Abortifacient drugs are excluded.
- Breastfeeding support, supplies, and counseling - counseling from a lactation consultant and the purchase of a breast pump within 60 days of the birth of a baby