

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 “R”CDHP 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 “R”CDHP Health Plan

1. Annual Deductible

The plan has an In-network annual deductible of \$1,500 for team member only medical coverage or \$3,000 for team member + 1 or family medical coverage. For Out-of-network care, the plan has an annual deductible of \$3,000 for team member only medical coverage or \$6,000 for team member + 1 or family medical coverage.

2. Out of Pocket Maximums

The Out of Pocket Maximum for In-network care is \$5,000 for team member only medical coverage and \$10,000 for team member + 1 or family medical coverage, which includes the deductible, each plan year. For Out-of-network care, the Out of Pocket Maximum is \$10,000 for team member only medical coverage and \$20,000 for team member + 1 or family medical coverage, which includes the deductible, each plan year.

3. Co-insurance

In-network Primary and Specialist care office visits/services will be covered by the plan at 80%, after the deductible is met.

4. Preventive Drugs

Preventive drugs are not subject to the deductible.

5. Health Savings Account (HSA)

Annual Contributions

Team members who enroll in the Aetna “R”CDHP Health Plan and elect to participate in the Health Savings Account will receive a pre-tax Company contribution and may also elect to make contributions to the account in accordance with the following limits and maximums:

Coverage Level	Toys”R”Us, Inc. will contribute up to	Team members may contribute on a per paycheck basis up to a maximum contribution* of	Total Maximum Contribution (as per IRS regulations)
Team Member Only	\$500	\$2,500	\$3,250
Team Member +1	\$750	\$5,200	\$6,450

Family	\$1,000	\$4,950	\$6,450
*Maximum team member contribution limit applies if the team member receives the maximum 2013 Wellness Rebate (deposited into the HSA) of \$250 for Team Member only coverage or up to \$500 for Team Member + 1 and Family coverage.			

For HSA enrollments in effect as of July 1, 2013, the Company contribution will be deposited pre-tax as a lump sum into the team member's HSA account in July 2013. For HSA enrollments or changes made after July 1, 2013, the lump-sum Company contribution will be prorated and deposited pre-tax as soon as possible once the team member's HSA election is effective.

6. 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