

**July 1, 2012**  
**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: Kaiser Hawaii HMO High Option. This SMM is adopted to incorporate plan provision changes for the 2012-2013 Plan Year and shall be effective as of July 1, 2012 (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.

1. The following information modifies information in the Toys“R”Us, Inc. Benefit Program Summary Plan Description dated 2009: Kaiser Hawaii HMO High Option

***Office Visits***

Team members will pay a \$20 copay for office visits covered under the plan.

2. The following information modifies information in the Toys“R”Us, Inc. Benefit Program Summary Plan Description dated 2009: Kaiser Hawaii HMO High Option

***Inpatient Hospital Care***

Team members will be subject to a 10% co-insurance for inpatient hospital care services covered under the plan.

3. The following information modifies information in the Toys“R”Us, Inc. Benefit Program Summary Plan Description dated 2009: Kaiser Hawaii HMO High Option

***Annual Out of Pocket Maximums***

The Out of Pocket Maximum per member is \$2,500 and \$7,500 per family unit (3 or more members).