

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 Description dated 2009: Aetna “R”CDHP Health Plan. This SMM is adopted to incorporate plan provision changes for the 2012-2013 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, 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: Aetna “R”CDHP Health Plan

Preventive Services

Team members who receive out-of-network preventive care services will no longer be subject to a dollar limit. No deductible applies, but co-insurance does.

2. The following information modifies information in the Toys“R”Us, Inc. Benefit Program Summary Plan Description dated 2009: Aetna “R”CDHP Health Plan

Health Savings Account (HSA)

Annual Contribution Limits

Team members who enroll in the Aetna “R”CDHP Health Plan and elect to participate in the Health Savings Account can contribute up to \$2,800 if enrolled in team member only medical coverage or up to \$5,650 if enrolled in family medical coverage.