

July 1, 2011  
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, Inc. Benefit Program Summary Plan Descriptions dated 2009. All plan and administrative updates in this SMM are in effect as of July 1, 2011. This SMM is a summary of the changes to the Toys“R”Us, Inc. Benefit Program. 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 Administrative and Legal Summary Plan Description dated 2009.

**Administrative and Legal**

- Claims Administrator for Aetna medical (“R”Choice Health Plan, “R”Consumer Directed Health Plan (“R”CDHP), Aetna Choice POS II Health Plan and Aetna Indemnity Health Plan)  
Aetna, Inc.  
P.O. Box 14079  
Lexington, KY 40512-4079  
[www.aetna.com](http://www.aetna.com)
- Claims Administrator for Flexible Spending Accounts  
Ceridian  
Reimbursement Administration  
PO Box 534451  
St. Petersburg, FL 33747  
1-877-799-8820  
[www.ceridian-benefits.com](http://www.ceridian-benefits.com)
- Claims Administrator for Vision  
VSP Vision Care©  
Claims Administration  
P.O. Box 997105  
Sacramento, CA 95899-7105