

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 Benefit Program Summary Plan Description dated 2009: Eligibility and Enrollment. This SMM is adopted to comply with certain provisions of the Patient Protection and Affordable Care Act (the “Affordable Care Act”) and shall be effective as of July 1, 2011 (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: Eligibility and Enrollment

Extension of Dependent Coverage to Age 26 for Medical Plans

Definition of Child

Coverage for your adult children shall continue until such child attains age 26, regardless of the child’s financial dependency, tax dependency, marital status, residency with you or any other person, student status, or employment status. A child includes your natural child, your step child, an adopted child or an eligible foster child otherwise eligible for coverage under the Plan.

Special Enrollment

If your child was terminated from the Plan prior due to failure to satisfy the dependent eligibility requirements under the Plan, but is now eligible under the Plan based on the revised definition above, then such child and his/her parent team member (if not already enrolled) may enroll adult children during Annual Enrollment (April 21-May 23, 2011). Coverage will become effective July 1, 2011. When you enroll an adult child in coverage, you will need to provide supporting documentation as required by the Plan Administrator such as a birth certificate, marriage certificate, or notice of guardianship/legal adoption to verify eligibility. If you do not submit adequate documentation within the required timeframe, coverage for the adult child will not become effective.

Extension of Dependent Coverage for Dental, Vision, and Dependent Life to Age 23

Note: While not required by the Affordable Care Act, you have the opportunity to enroll your unmarried eligible dependent children up to age 23 in dental, vision and child life coverage. The child doesn’t have to be a full-time student or be financially dependent on you to be eligible for coverage. You will need to provide supporting documentation as required by the Plan Administrator such as a birth certificate, marriage certificate, or notice of guardianship/legal adoption to verify eligibility .If you do not seek to enroll the child or submit adequate documentation within the required timeframe, coverage for the adult child will not become effective.