



WHAT HAPPENS WHEN YOUR EMPLOYMENT IS TERMINATED?

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“R” Benefits Coverage

Your coverage under the Company's benefit plans generally ends on the last pay period following your termination date. For some benefits, such as for life insurance, you have the option of converting to individual policies.

It is important to note that payroll deductions for benefits are not prorated based on when your coverage starts, or when it ends.

Below is information on how each benefit offering is affected by your termination.

Medical, Dental and Vision

- If you are enrolled in the medical, dental, or vision plan, your coverage, and any enrolled dependent's coverage, ends on the last day of the pay period following your termination date.
- Within 2-3 weeks of your coverage termination, a [COBRA](#) notification providing you with information and the opportunity to elect continued coverage for up to 18 months will be sent to the address on file with the “R” Benefits Service Center.

Health Savings Account (HSA) through Payflex

- If you are enrolled in the HSA, you can continue to contribute to your HSA, if you choose, as long as you remain enrolled in a qualified high-deductible health plan.
- The Company pays the monthly maintenance fee for your HSA while you are covered under a CDHP medical plan, however when you are no longer an active team member, the Company will no longer pay the account maintenance fees affiliated with your Account. Your HSA will be moved to an ‘unaffiliated account status’ with Payflex, the HSA administrator and it will become your responsibility to pay all of the HSA maintenance and transaction fees. You will receive a letter from Payflex that will provide more details on the process as well as information on who to contact with any questions.
- The HSA is not part of the health plan sponsored by the Company, all the money—contributions made by the Company, your own contributions and any interest or investment earnings—belong to you.
- You may continue to use the funds in your Account to pay for qualified medical expenses, including [COBRA](#) premiums or Medicare expenses.

Limited Purpose Flexible Spending Account (LPFSA)

- If you are enrolled in the LPFSA your coverage will end on the last day of the pay period following your termination date. You may elect to continue the LPFSA under [COBRA](#) through the end of the plan year.
- You have until September 30 following the end of the current plan year, which runs from July 1 to June 30, to submit claims for reimbursement for covered expenses which had been incurred through the last day of the pay period following your termination date.

Dependent Care Flexible Spending Account (DCFSA)

- If you are enrolled in the DCFSA, your coverage will end on the last day of the pay period following your termination date.
- You may submit receipts by September 30th following the end of the current plan year for expenses incurred prior to your coverage termination date, up to the amount you contributed to the DCFSA.

Aetna Supplemental Benefits (Accident, Critical Illness and Hospital Plan)

- If you are enrolled, your coverage will end the last day of the month following your termination date.
- You may contact Aetna Customer Service at 1-888-772-9682 to request a Portability Election Form for the Aetna Accident and Critical Illness Plan if you wish to continue coverage through the Portability Provision.
- You must complete the Portability Election Form and return to Aetna, along with payment of the first premium no later than 30 calendar days following your coverage end date.

Life Insurance

- Your coverage will end on the last day of the pay period following your termination date.
- You may have the option to apply for term life coverage under the portability plan (or “port”) or you may elect the conversion privilege to convert your coverage to an individual contract. If you were not actively at work prior to your Last Day Worked, if you are considered a retiree of the Company as of your Last Day Worked, if you are age 80 or older, or if your coverage amount is less than \$5,000, you are not eligible to elect the portability option.
- Portability usually provides coverage at better rates than an individual policy, but individual contracts offer you other coverage options. The amount of coverage you can port may be limited. The type of coverage you would be eligible to port or convert is: basic life, supplemental life, supplemental accidental death and dismemberment, spouse and/or child life insurance policies.
- You will receive a letter from Aetna for more details on the conversion or portability process. If you wish to convert or port your policy, you must request an application from Aetna within 31 days from the date your employment ends or benefits eligibility ends. If you have any questions, you may contact Aetna at 1-800-523-5065, 8 am to 7 pm ET.

Long Term Disability (LTD) Insurance

- LTD coverage will end on the last day of the pay period following your termination date. Our insurance providers do not allow these policies to be “converted” after Termination.

Business Travel Accident (BTA)

- BTA coverage will end on your Last Day Worked. Our insurance providers do not allow these policies to be “converted” after Termination.

Continuing Coverage through the Consolidated Omnibus Budget Reconciliation Act (COBRA)

COBRA Elections and Payments

- Within 2-3 weeks of your coverage termination, a [COBRA](#) notification providing you with information and the opportunity to elect and continue Medical, Dental and Vision coverage for up to 18 months (and the LPFSA through the end of the plan year) will be sent to the address on file with the “R”Benefits Service Center. Your COBRA coverage may be extended if you have a second qualifying life event while on COBRA.
- You will have up to 60 days to make your COBRA election, and up to another 45 days to remit the required premium.
- Your COBRA election and coverage are retroactive to your coverage end date provided you make a timely COBRA election and the required premium payment is made timely and received by the COBRA administrator, ADP COBRA Services. Claims incurred during the election/payment period may be submitted for reimbursement once the coverage is reinstated.
- Failure to remit premiums on a timely basis will result in your losing COBRA eligibility and coverage. COBRA premium payments may not be deducted from severance payments.

Cost of COBRA

- Your cost for COBRA Coverage equals 102% of the full health care premium.
- Below is a table detailing the full COBRA monthly costs for the period July 1, 2017 to June 30, 2018. If you have questions regarding COBRA, please contact the “R”Benefits Service Center at 1-844-TRU-BENS.
- NOTE: All rates are subject to change.

Medical	Participant Only	Participant + 1	Participant + Family
Aetna “R”CDHP Gold	\$645.80	\$1,291.61	\$1,937.41
Aetna “R”CDHP Silver	\$311.96	\$623.92	\$935.88
Aetna “R”CDHP Bronze	\$220.68	\$441.36	\$662.03
Kaiser CDHP So. CA and No. CA	\$354.77	\$709.53	\$1004.00
Kaiser HMO – HI (High Option)	\$457.45	\$914.91	\$1,294.59
Kaiser HMO – HI (Standard Option)	\$446.94	\$893.88	\$1,264.84
Triple-S Salud HMO – Puerto Rico	\$194.41	\$390.56	\$586.60

Dental	Participant Only	Participant + 1	Participant + Family
Aetna Dental PPO	\$30.52	\$61.04	\$91.52
Aetna DMO	\$21.96	\$40.99	\$70.57

Vision	Team Member Only	Team Member + 1	Team Member + Family
VSP Base Plan	\$6.47	\$9.35	\$16.77
VSP Buy Up Plan	\$8.81	\$12.75	\$22.86

Other Health Care Options

- Instead of enrolling in COBRA continuation coverage, there may be other, more affordable coverage options for you and your family through the Health Insurance Marketplace or Medicaid. For more information, visit www.healthcare.gov.
- Some of these options may cost less than COBRA continuation coverage. Most qualified health plans consider the loss of coverage as a qualifying life event and will allow dependents that have lost coverage to be added to their spouse's coverage during a "special enrollment period", typically 30 to 31 days. You may also be eligible to enroll during their plan's annual enrollment period. Check with your spouse's plan for confirmation.

TRU 401(k) Savings and Profit Sharing Plan (TRU Plan)

- After your Workday record has been updated to reflect your termination of employment, your termination date will be sent to Fidelity by daily file transmission. Two to three weeks after your termination date Fidelity will mail you a distribution kit that contains important information regarding the distribution of your account. If you do not want to wait for the distribution kit to be mailed, you may call the "R" Retirement Benefits Line at 1-866-690-401k (4015) to request the Distribution Kit or you may log on to www.401k.com and initiate the distribution electronically.
- If you have a vested account balance you may elect to:
 - Leave your account in the TRU Plan as long as your vested balance remains greater than \$1,000. However, the IRS requires you to begin taking distributions by April 1 of the year following the year you reach age 70 ½ or you may be subject to severe tax penalties.
 - Rollover your vested account balance into an IRA or another qualified 401(k) plan that accepts rollovers.
 - Take a distribution in cash, or as a combination of cash and rollover; taxes and penalties may apply.
 - If your account value is less than \$1,000, your account may be automatically distributed to you. You will be notified of the distribution date approximately 60 days in advance.

TRU Plan Outstanding Loan Balances

- Outstanding loan balances must be repaid within 45 days from your separation of service. Loans not repaid within this timeframe are considered in default and the defaulted amounts – the unpaid principal plus interest – are reported as distributions from the TRU Plan and are taxable in that calendar year. A 10% federal excise tax may also apply. If you have any questions you should call the "R" Retirement Benefits Line at 1-866-690-401k (4015).

Vacation Pay and Personal Time

Vacation Pay

- GRC team members - In accordance with the GRC PTO policy, vacation time is not paid out upon separation from service, except where required by state law.

Personal Time

- TRU does not pay unused Personal Time at termination. In accordance with Company policy, Team Members are not eligible for payment of accrued vacation or unused Personal Time, unless specified by state law.
- Some locations may refer to this category of time as “Personal Days” or “Holidays.”
- Remember that Personal Days and Holidays are treated the same as Personal Time and are NOT eligible to be paid out at termination unless specified by state law.

Team Member Discounts

- The Team Member discount expires on your Last Day Worked.

Payroll

- The ADP Self-Service website is available for you to manage your pay. You will be able to view your paychecks, access check views for past and present earnings statements. In addition, you will be able to reset your password if you get locked out.
- You can access the ADP Self-Service website using the following address <https://portal.adp.com>
- If you have any questions about the Payroll Self-Service System, please send an email to payroll6@toysrus.com.

Confidentiality

- In connection with the termination of your employment at Toys “R” Us and its subsidiaries (the “Company”), you are reminded that you have a continuing obligation to maintain the confidentiality of certain information which you have been privy to as a result of your employment at Toys “R” Us, as detailed in the Company’s Code of Ethics. Confidential Information includes all non-public information that might be of use to any third party, including competitors, or harmful to the Company, its customers or other team members if disclosed. It also includes information that third parties have entrusted to the Company.

Employment Verification

- For all employment verification requests, Toys“R”Us uses CCC Verify, an online verification system. You can use CCC Verify to provide proof of your employment and/or income when securing financing, leasing an apartment, providing information to government agencies, etc.
- CCC Verify will help you provide your employment information faster and give you more control over who has access to your information. You can access CCC Verify online at any time by visiting the website, www.cccverify.com. You are not charged for this service and can receive two free personal reports annually. Instructions for opening a personal account on CCC Verify can be found below. However, you are not required to set up an account if you do not wish to or need to. Setting up an account is helpful if you wish to check your employment information and/or need to download a verification report for personal use.

To get started:

1. From your Internet browser, go to www.cccverify.com
2. Click the Employee icon
3. Enter the following information:
 - Your email address – use the address you access most often
 - Create a Password – Must be at least 8 characters long and contain 1 upper case character, 1 lower case character and one number or special character
 - Your Social Security Number
 - Security Code – Your code is the last four digits of your social security number
 - Optional – You may click the box to receive an email whenever a verifier requests employment information for you
4. Once all of the information above is complete, you will receive an email from the system containing a link to activate your account. You must click on this link to activate your account. You are now ready to access your employment information

From the main menu, you can also:

- View requestor activity to see who has accessed your employment and income information for the past two years.
- View your free, annual employment verification report to confirm accuracy and dispute potentially inaccurate information.

For help using CCC Verify

Send an email to - verifications@corporatecostcontrol.com or call 866-903-9703, M-F 8:00 am until 8:00 pm EST.

Address Changes

- If you change your address and telephone number at any time following your Last Day Worked, please contact Christina Sadek at (973) 617-4346. This will help to minimize any time lost in mailings, notifications, etc.

Cell Phones

- Please ensure that you turn off the “Find My iPhone” feature. See instructions below:

Turn Off “Find My iPhone”:

- Go to settings
- Go to iCloud
- Turn off “Find My iPhone” - You will be prompted for your credentials

Sign out of iTunes and App Store:

- Go to settings
- Go to iTunes & App Store
- Tap your Apple ID
- Choose Sign out – You may be prompted for your credentials

Contacts

COBRA	
COBRA Administration	ADP COBRA Services / “R”Benefits Service Center 1-844-TRU-BENS
MEDICAL PLANS	
Aetna “R”CDHP Gold Aetna “R”CDHP Silver Aetna “R”CDHP Bronze	1-800-589-4811 www.aetna.com Customer Service Hours: 8 am to 6 pm local time Aetna Informed Health Line: 1-800-556-1555 Nurses available 24/7
Kaiser Permanente – California CDHP (Northern and Southern)	1-800-464-4000 http://my.kp.org/toysrus
Kaiser Permanente – Hawaii	1-808-432-5955 1-800-966-5955 (Neighbor Islands) http://my.kp.org/toysrus
Triple-S Salud–Puerto Rico	1-787-774-6072; 1-787-774-6060 www.ssspr.com
DENTAL PLANS	
Aetna Dental PPO	1-800-589-4811 www.aetna.com Customer Service Hours: 8 am to 6 pm local time
Aetna DMO	1-877-238-6200 www.aetna.com
PRESCRIPTION DRUG	
CVS Caremark (for team members enrolled in Aetna medical coverage)	1-877-209-3213 www.caremark.com
VISION	
VSP (Vision Service Plan)	1-800-877-7195 http://toysrus.vspforme.com/

HEALTH SAVINGS ACCOUNTS (HSA)	
Payflex HSA	1-888-678-8242 www.PayFlex.com
FLEXIBLE SPENDING ACCOUNTS (FSA)	
PayFlex Limited-Purpose FSA and Dependent Care FSA	1-844-TRU-BENS toysrus.healthhub.com For paper claim submissions Fax (402) 231-4310 or Mail to: PayFlex Systems USA, Inc. P.O. Box 981158 El Paso, TX 79998-1158
PORTABILITY INFORMATION	
Life and Accidental Death and Dismemberment (AD&D) Portability and Conversion – Aetna Group Life Insurance Company	1-877-503-3448
Aetna Supplemental Benefits – Accident and Critical Illness	1-888-772-9682
401(k) SAVINGS AND PROFIT SHARING	
“R” Retirement Benefits Line	1-866-690-401k (4015) www.401k.com
STOCK PLANS	
Certent Stock plans record keeper and administrative services provider	http://app.easiadmin.com Email questions to Total.Rewards@toysrus.com
EMPLOYEE ASSISTANCE PROGRAMS	
ComPsych® GuidanceResources® Program (EAP)	1-866-519-8360 TTY/TDD: 1-800-697-0353 www.guidanceresources.com Company ID: EAP4TRU
TRAVEL ASSISTANCE PROGRAM	
AXA Assistance	1-877-935-3704 (in the US) www.aetnatravelassistance.com 1-312-935-3704 (collect—outside the US) E-mail aetnatravelassistance@axa-assistance.us
DISABILITY	
Aetna Disability	1-888-807-3775 www.aetnadisability.com
VOLUNTARY BENEFITS	
21st Century (auto insurance)	1-800-207-4674 http://www.21stcentins.com
Scholars Choice 529 College Savings Plan	1-888-572-4652 www.scholars-choice.com

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