



## WHAT TO DO IF YOU HAVE A QUALIFYING LIFE EVENT (QLE)

Each QLE offers different changes you are allowed to make to your benefits during the plan year. Please go to [Work/Life Changes](#) to review your specific life event and the changes you can make. Below are general guidelines on what you must do when you experience a QLE.

### \*\*\*IMPORTANT\*\*\*

**If you fail to make changes within 30 days of the event or do not provide proof of dependent eligibility within the required timeframe, no changes can be made to your benefits and the dependent's you added will be dropped from coverage as of the dependent verification deadline. You will have to wait until the next Annual Enrollment period, unless you experience another QLE.**

#### **To Change Your Benefits:**

- You must notify the "R"Benefits Service Center online or by calling 1-844-TRU-BENS within 30 days of your QLE in order to make changes to your benefits and add dependents.
- To make changes to your benefits online, including adding or dropping dependents, log into [Workday](#) and click on the "R"Benefits icon. Then click on the "Benefits Enrollment" link. Next, click on the Benefits button on the left hand side and click on "Declare a Life Event" on the top of the page.

#### **Provide Required Documentation:**

- When adding dependents to your coverage, you **must** provide proof of the qualifying event and dependent eligibility, as well as your dependent's Social Security Number by the notification deadline given by "R"Benefits Dependent Verification Services.
- Click here to view the types of [required documentation](#) that may be requested.
- **Note:** For domestic partners, please refer to the [TOYS"R"US, Inc. Affidavit of Domestic Partnership](#) to determine if your domestic partnership meets the criteria.

### **When your changes become effective:**

- Changes to your benefits (other than those that require [Evidence of Insurability](#)) are effective the date of the QLE, with the exception of the Aetna Supplemental Benefits which become effective the first of the month following the date of the QLE.
- For full-time hourly and management new hires, coverage is effective your 31<sup>st</sup> day of employment (other than those that require [Evidence of Insurability](#)). The Aetna Supplemental Benefits become effective the first of the month following the date of the QLE.
- For newly eligible team members with 30 days of service, coverage is effective the date you become eligible for benefits (other than those that require [Evidence of Insurability](#)). The Aetna Supplemental Benefits become effective the first of the month following the date of the QLE.
- If you terminate coverage or are no longer eligible, generally your coverage will end the last day of the pay period following your termination or when you are considered no longer eligible, with the exception of the Aetna Supplemental Benefits which end the last day of the month following your termination or date of ineligibility.

### **When your deductions start and end:**

- Benefit deductions will be taken retroactive to the date of the QLE, or benefit effective date, **NOT** the date you make a change, enroll in coverage or add your dependents.
- If you terminate coverage or are no longer eligible, generally your deductions will end the last day of the pay period following your termination or when you are considered no longer eligible, with the exception of the Aetna Supplemental Benefits which end the last day of the month following your termination or date of ineligibility.
- If any dependents are no longer considered eligible dependents, if you get a divorce or end a domestic partner relationship or in the event of a dependent death, you **MUST** drop their coverage within 30 days of the event. If you fail to remove your ineligible dependents from your coverage within 30 days from the date of the event, coverage will be dropped as of the date notification is received and you will **not** be reimbursed for any back premiums.
- As a team member participant in the Company's benefit program, applicable team member contributions will be deducted from each regular paycheck. If you do not receive a regular paycheck due to an unpaid leave, or not having enough money in your paycheck, you maintain the obligation to pay for your portion of benefits in order to maintain coverage. In the event you fail to do so, missed benefit deductions will be taken out from your paycheck up to one (1) times the regular pay period amount plus the current deduction amount, until all missed benefit deductions have been recovered.

## **EVIDENCE OF INSURABILITY (EOI)**

### **Supplemental Life Insurance**

*Newly Eligible:* The Guaranteed Issue (GI) limit for newly eligible team members is (3) times annual earnings or \$750,000. EOI is required for any amounts that exceed the GI limit.

*QLE:* EOI is required for the following life events for any life insurance increase more than (3) times your annual earnings or if increasing your coverage in excess of \$750,000.

- Marriage
- Death of a Child, Spouse or Domestic Partner
- Divorce, Legal Separation or Dissolution of Domestic Partnership
- Annulment
- Birth or Adoption
- Spouse gains or loses other coverage
- Changing status from part-time to full-time

For all other life events, EOI is required for any increase to Supplemental Life Insurance coverage.

### **Spouse Life Insurance:**

*Newly Eligible and QLE:* The GI limit is \$25,000. EOI is required for any amounts that exceed the GI limit.

Your spouse's or domestic partner's coverage cannot exceed 100% of your Basic and Supplemental Life Insurance combined.

### **Basic Life Insurance:**

The GI limit is 1 time annual salary. You may also elect \$50,000 of basic life insurance to avoid imputed income. EOI is required if increase from \$50,000 to 1 time annual salary.

### **Process for Completing EOI**

You may complete the EOI requirements by returning the EOI form that you will receive in the mail from Aetna, the Life Insurance carrier, or you can complete online using the personalized URL provided by Aetna. You will have 35 days to complete online and 90 days to submit via paper form. If you do not submit within this timeframe, your EOI event will close and your current coverage amount will remain in force for the remainder of the plan year.

It is your responsibility to complete the EOI form for approval. If you do not complete and return the EOI form, it will not be evaluated and any changes will not be processed.

If your EOI application is approved your Supplemental Life Insurance coverage and/or Spouse Life Insurance coverage will be effective immediately upon notification of approval and the appropriate deductions will be taken retroactive to the approval date. If you are not approved for coverage, premiums will not be collected. However, you will be covered up to the non-evidence of insurability maximum and premiums for this amount will be deducted.

Effective July 1, 2017

**AN AVAILABLE RESOURCE**

The **ComPsych® GuidanceResources® Program** provides professional and confidential consulting to you and your family for work and family issues, legal matters, financial issues, addiction and recovery problems, resources for seniors and childcare and any stress-related issues you need help with. Call 1-866-519-8360, or go online to [Guidance Resources](#) (Company ID: EAP4TRU).

For questions or comments contact the "R"Benefits Service Center at 1-844-TRU-BENS.